

IN THE UNITED STATES DISTRICT COURT  
FOR THE EASTERN DISTRICT OF TENNESSEE  
AT KNOXVILLE, TENNESSEE

UNITED STATES OF AMERICA, )  
 )  
Government, )  
 )  
vs. ) Case No. 3:17-cr-82  
 )  
RANDALL KEITH BEANE, )  
HEATHER ANN TUCCI-JARRAF, )  
 )  
Defendants. )

TRIAL PROCEEDINGS  
BEFORE THE HONORABLE THOMAS A. VARLAN  
Volume V of VIII

Monday, January 29, 2018  
9:03 a.m. to 5:38 p.m.

**APPEARANCES:**

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8                    \* \* \* \* \*

I-N-D-E-X**WITNESS ON BEHALF OF THE DEFENDANT**  
**RANDALL KEITH BEANE:****RANDALL KEITH BEANE**Continued Cross-Examination  
By Ms. Svolto

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**WITNESS ON BEHALF OF THE DEFENDANT**  
**HEATHER ANN TUCCI-JARRAF:****HEATHER ANN TUCCI-JARRAF**Direct Examination  
By Ms. Heather Ann Tucci-Jarraf

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DEFENDANT TUCCI-JARRAF EXHIBITS

<u>NO.:</u>	<u>MARKED</u>	<u>IN EVID.</u>
Exhibit No. 3	214	217
Exhibit No. 4	225	

\* \* \* \* \*

1 THE COURTROOM DEPUTY: All rise. The  
2 United States District Court for the Eastern  
3 District of Tennessee is again in session. The  
4 Honorable Thomas A. Varlan, Chief United States  
5 District Judge, presiding.

6 Please come to order and be seated.

7 THE COURT: All right. Good morning,  
8 everyone.

9 MS. DAVIDSON: Good morning.

09:03AM 10 MR. LLOYD: Good morning, Your Honor.

11 THE COURT: It looks like we're ready to  
12 continue with the cross-examination. So we'll bring  
13 our jury in.

14 (Jurors present in the courtroom.)

15 THE COURT: Thank you. Everyone may be  
16 seated.

17 Good morning to our members of the  
18 jury, and welcome back after what was hopefully a  
19 pleasant weekend.

09:04AM 20 You'll recall the government was in the  
21 midst or towards the end of its cross-examination of  
22 this witness, the defendant, Mr. Beane.

23 So, Miss Svolto, you may continue with  
24 cross-examination.

25 MS. SVOLTO: Thank you, Your Honor.

1

RANDALL KEITH BEANE,

2

having been previously duly sworn, was examined and

3

testified further as follows:

4

CONTINUED CROSS-EXAMINATION

5

BY MS. SVOLTO:

6

Q. Good morning, Mr. Beane.

7

A. Good morning.

8

Q. I want to go back to something we spoke

9

about on Friday.

09:05AM

10

A. Okay.

11

Q. You talked about co-defendant Heather Ann

12

Tucci-Jarraf and --

13

A. Excuse me?

14

Q. I'm sorry. You talked about Miss Heather

15

Ann Tucci-Jarraf, your co-defendant.

16

A. Yes.

17

Q. And she was with you every step of the way

18

during the financial transactions, wasn't she?

19

A. What do you mean by "every step of the

09:05AM

20

way"?

21

Q. So, she was with you on Skype while you

22

were conducting all the financial transactions on

23

USAA's website; correct?

24

A. Most of them, but not all of them.

25

Q. And so she was -- she was on Skype with you

1 and consulting with you when you paid off your  
2 credit card bills?

3 A. No.

4 Q. So she wasn't with you on Skype when you  
5 were paying off your bills.

6 A. No.

7 Q. And was she with you when you were  
8 conducting the financial transactions in purchasing  
9 the CDs?

09:05AM 10 A. Yes.

11 Q. And --

12 A. Part of them; not all of them. Excuse me.

13 Q. And, in fact, you knew that there were  
14 folks that were keeping a list of all the attempts  
15 that were being made to take money from the Federal  
16 Reserve in this way; correct?

17 A. Excuse me?

18 Q. You were aware that there were folks who  
19 were making a list of all the attempts that were  
09:06AM 20 being done to take money from the Federal Reserve.

21 A. What do you mean by "making a list"?

22 Q. A list of attempts. Attempts  
23 where -- whether an attempt failed or was  
24 successful. You were aware that a list like that  
25 existed, weren't you?

1           A.    Not aware of a list, but I knew that people  
2           were trying to keep up with what was going on, yes.

3           Q.    Okay.  And so -- and Tucci-Jarraf used your  
4           success as an advertisement for the success of this  
5           whole scheme, didn't she?

6           A.    That is beyond my knowledge.  I have no  
7           idea of that.

8           Q.    You were aware that Tucci-Jarraf, however,  
9           used your success, your method, as a crutch, an  
09:06AM 10          advertisement that this whole thing worked?

11          A.    No, ma'am, I am not aware of that.

12          Q.    You never said that on a jail call?

13          A.    Not to my knowledge.

14          Q.    You don't remember saying that on a jail  
15          call?

16          A.    After I got discovery, that's a different  
17          story.  But beforehand, before I was put in jail,  
18          no, ma'am, I did not know.

19          Q.    So you looked at your Social Security  
09:07AM 20          number to figure out what Federal Reserve you were  
21          using to take money from this trust; correct?

22          A.    Repeat the question, please.

23          Q.    You looked at the back of your Social  
24          Security card to determine which Federal Reserve  
25          Bank you were to use to access your trust account.

1           A.    I looked at the back of my Social Security  
2   card and saw that the letter was the same as the one  
3   that Harvey Dent was using in the videos; so --

4           Q.    And you knew that was for the Federal  
5   Reserve Bank; correct?

6           A.    From what was explained in the video,  
7   correct.

8           Q.    And that was the Federal Reserve Bank of  
9   New York; right?

09:07AM 10          A.    It popped up as being a clearinghouse  
11   of -- I don't remember the exact name of the  
12   clearinghouse. I wrote it down on a sticky note.

13          Q.    All right. And in the Harvey Dent video,  
14   the speaker clearly talks about the Federal Reserve;  
15   right?

16          A.    Yes, he does.

17          Q.    Okay. When there is that call to USAA  
18   Bank -- you said it was on July 8th; we disputed  
19   that -- do you recall that part of your testimony?

09:08AM 20          A.    I do. And I need to correct that. I wrote  
21   down everything this weekend in detail, and that  
22   call was made on the night of the 7th.

23          Q.    All right. And you said that --

24          A.    But I do need to clarify something about  
25   that call.



1 Q. You'll have a chance on redirect.

2 A. Okay.

3 Q. So you said you can't remember -- in that  
4 call, you said you couldn't remember that the bank  
5 where your trust was was the Federal Reserve Bank?

6 A. Ma'am, it was not called the Federal  
7 Reserve Bank.

8 Q. But that's what you used in the Harvey Dent  
9 video and that's how you identified which bank to  
10 use on your Social Security card; correct?

09:08AM

11 A. The bank had a specific name that I did not  
12 recall.

13 Q. When you and Heather are having the  
14 conference call with Buddy Gregg and Whitney Bank on  
15 July 10th, you never mentioned the Federal Reserve  
16 Bank then, do you?

17 A. No.

18 Q. No. You call it the originating bank; is  
19 that the term you guys used?

09:08AM

20 A. Yes.

21 Q. But you never say "Federal Reserve Bank,"  
22 do you?

23 A. It's not called the Federal Reserve Bank  
24 when you put the -- put the routing number in.

25 Q. So you intentionally -- you intentionally

1 avoid using the term "Federal Reserve"?

2 A. No, ma'am.

3 Q. But you didn't say it?

4 A. Not to -- not that I recall.

5 Q. You recall presenting trust documents to

6 Buddy Gregg on July 11th; right?

7 A. Yes.

8 Q. And that's the factualized trust?

9 A. Correct.

09:09AM 10 Q. All right. I think that's Exhibit 105 of  
11 the government's case.

12 And so on the factualized trust  
13 documents, though, you do identify it as the Federal  
14 Reserve; right?

15 A. If it -- yes, it is -- it is identified as  
16 the Federal Reserve in the factualized trust,  
17 correct.

18 Q. And you signed and reviewed that document,  
19 didn't you?

09:09AM 20 A. I sure did, yes.

21 Q. And you affixed your biometric seal to  
22 that?

23 A. Correct.

24 Q. And you signed it and everything?

25 A. Correct.

1 Q. And you dated it?

2 A. Correct.

3 Q. And so on that factualized trust, it  
4 identifies the bank. And here is the exhibit here,  
5 Government's Exhibit 105.

6 MS. SVOLTO: I'd ask you to blow up  
7 paragraph 5, please.

8 BY MS. SVOLTO:

9 Q. All right. And so if you could go to the  
09:10AM 10 second line of that paragraph, it talks about the  
11 account of origin. Could you read that out?

12 A. "Account of origin with Account No. 1135,  
13 Account name, Randall Keith Beane, and located at  
14 the Federal Reserve Bank of New York are lawfully  
15 and duly held an original factualized trust.  
16 Reference name, Randall Keith Beane."

17 Q. Thank you. That's good.

18 And that is the same factualized trust  
19 that you used to complete the transaction with Buddy  
09:10AM 20 Gregg?

21 A. Correct.

22 Q. Okay. Now, these documents, amongst the  
23 corrected purchase agreement and so forth, you  
24 intended to bring those documents to Buddy Gregg and  
25 then hit the road right after; correct?

1 A. No, that is not correct.

2 Q. So you weren't planning to get on the road  
3 immediately after that purchase?

4 A. No, I wouldn't say immediately, no.

5 Q. So you weren't planning to go to Texas and  
6 then go to Washington, D.C.?

7 A. Never mentioned Washington, D.C., no.

8 Q. So who was with you on the motor home on  
9 July 11th?

09:11AM 10 A. A couple of friends.

11 Q. Was it Alex and Valerie Wegner?

12 A. Yes, it was.

13 Q. And did you not tell them that you were  
14 going to Texas to pick up Heather Ann Tucci-Jarraf  
15 and then go to D.C.?

16 A. I sure did.

17 Q. You did tell them that?

18 A. I did.

19 Q. Okay. So you did tell them that you were  
09:11AM 20 going to D.C.?

21 A. No, I did not tell them that I was going to  
22 D.C.

23 Q. Okay. So then after you told them that,  
24 you never told them that the plan was, as I believe  
25 you testified on Friday, to go talk to someone at

1 USAA, did you?

2 A. Yes.

3 Q. You told the Wegners that you were going to  
4 talk to someone at USAA Bank in Texas?

5 A. That was the only purpose to go to Texas.

6 Q. And you told that to Alex and Valerie  
7 Wegner?

8 A. I did.

9 Q. And so if they said otherwise, if they said  
09:11AM 10 that you never mentioned going to USAA, would they  
11 be lying?

12 A. Yes, they would be lying.

13 Q. All right. So you're upset at the Wegners  
14 right now, aren't you?

15 A. Only at Alex.

16 Q. Only at Alex.

17 A. Yes.

18 Q. Is that because he opened the door to the  
19 RV when the FBI arrived?

09:12AM 20 A. Yes.

21 Q. And so you were mad at him for opening the  
22 door to the RV?

23 A. Yes.

24 Q. Because you had told him not to open the  
25 door; isn't that correct?

1           A.    I didn't say anything about opening the  
2 door.

3           Q.    But you didn't think he should have opened  
4 the door?

5           A.    Not without a warrant.

6           Q.    So you had mentioned going to USAA to talk  
7 to -- excuse me -- to go to Texas to USAA to talk to  
8 someone there, but you knew who to talk to at USAA  
9 Bank, didn't you?

09:12AM 10          A.    No, ma'am.

11          Q.    You didn't know that you should -- that the  
12 person who was asking questions about this  
13 whole -- these -- all of these transactions was True  
14 Brown?

15          A.    No. No, at that point, he was identified  
16 as an FBI agent.

17          Q.    You knew on the call with Buddy Gregg that  
18 True Brown was with USAA, and Lauren Palmisano with  
19 Whitney Bank gave you that information on that  
09:13AM 20 conference call, didn't she?

21          A.    Mr. Brown was introduced as an FBI agent to  
22 begin with.

23          Q.    And when Lauren Palmisano with Whitney Bank  
24 discusses with you that she received a call from  
25 True Brown while speaking with you and Heather, she

1 gave you the information that was from USAA, didn't  
2 she?

3 A. She gave me the information that -- that  
4 that was True Brown, correct, but he was also  
5 introduced as an FBI agent to begin with.

6 Q. And Lauren Palmisano also gave the  
7 information about True Brown's phone number and his  
8 contact information, didn't she?

9 A. As far as I remember.

09:13AM 10 Q. And Jerry Byrne also gave you True Brown's  
11 contact information, didn't he?

12 A. I don't remember Mr. Byrne giving me that  
13 information, no.

14 Q. But you never called True Brown, did you,  
15 during all of this?

16 A. No.

17 Q. And you knew what he would say, didn't you?

18 A. No.

19 Q. You didn't call because you knew it wasn't  
09:13AM 20 your money; isn't that correct?

21 A. I didn't call Mr. Brown because I didn't  
22 know in actuality who he really was.

23 Q. And you knew all along it wasn't your  
24 money, didn't you?

25 A. No, ma'am, I did not.

1 Q. And you knew all along that there was a  
2 very large possibility that that money didn't belong  
3 to you, didn't you?

4 A. No. No, I did not.

5 MS. SVOLTO: I have nothing further. Thank  
6 you.

7 THE COURT: All right. Thank you.

8 Let's take cross-examination,  
9 Ms. Heather Tucci.

09:14AM 10 MS. TUCCI-JARRAF: Jarraf.

11 THE COURT: Ms. Heather Tucci-Jarraf.  
12 Excuse me.

13 MS. TUCCI-JARRAF: Just so there is no  
14 confusion.

15 CROSS-EXAMINATION

16 BY MS. TUCCI-JARRAF:

17 Q. Good morning.

18 A. Good morning.

19 Q. Without prejudice, I have some questions  
09:14AM 20 for you, Mr. Beane. I just need to find you,  
21 actually. I apologize.

22 Okay. So, Mr. Beane, you had stated  
23 that you were in the military and the Air Force, and  
24 I missed how many years you said you were -- how  
25 many years were you in the military?



1 A. Approximately a little over three years.

2 Q. Okay. And you also stated that you were  
3 investigated by the FBI for top-secret clearance --

4 A. Correct.

5 Q. -- during that time?

6 A. Correct.

7 Q. Okay. And you received that top-secret  
8 clearance?

9 A. Yes, ma'am.

09:15AM 10 Q. What was the top-secret clearance for?

11 A. Like I had described, at one point,  
12 we -- when out in the field, we were actually  
13 monitoring phone calls of American citizens with  
14 keywords that would be mentioned on the call.

15 Like I described at one point that, you  
16 know, you could be giving your friend directions and  
17 you might say, "Go down to the white house and turn  
18 right." Well, that would key your phone call to be  
19 listened to just because you had said "white house."

09:16AM 20 It's similar -- similar keywords would  
21 be brought up and your phone call would be  
22 monitored.

23 Q. Okay. So you guys were using external  
24 equipment, monitoring equipment, for that?

25 A. We had satellites. We set up what were

1 called TSQ-111 vans that we'd set up satellites in  
2 different areas of the country and listen to phone  
3 calls.

4 Q. Okay. You had mentioned that during the  
5 '70s and '80s, you really got into computers and  
6 computer programing. Was that a basic computer  
7 programing knowledge --

8 A. Yes --

9 Q. -- and training?

09:17AM 10 A. -- it was the -- it's called the binary  
11 hexadecimal-type programing. It's the basic  
12 computer programing of any -- language of any  
13 computer. Basically ones and zeros. I know people  
14 have heard that before, but when you get into the  
15 ones and zeros, the language becomes very basic for  
16 all computers.

17 Q. Okay. And during the work that you just  
18 stated you were doing for the military, listening in  
19 on conversations, were you doing any kind of  
09:17AM 20 computer work or dealing with computers for that?

21 A. Yes, we're repairing computers. We're  
22 taking circuits boards out, replacing circuit  
23 boards, repairing circuit boards, that type of  
24 computer repair.

25 Q. So you were doing mainly repairing on the

1 technology, not actually running the programs?

2 A. Right.

3 Q. Okay. Do you have any training in computer  
4 programing or programs used in banking?

5 A. No, none.

6 Q. Okay. Do you have any experience with  
7 programs used in banking?

8 A. No, ma'am.

9 Q. And that includes no experience or training  
09:18AM 10 with systems that are employed by banks?

11 A. No, ma'am.

12 Q. So is your experience with programs used in  
13 banking, such as payment programs and things like  
14 that, just related to what you have with USAA for  
15 its services?

16 A. Yeah, just what I learned -- I joined USAA  
17 in May of 2016, and I -- you know, I immediately  
18 went on to the -- logged on to the website and began  
19 to learn through my iPhone how to log in and things  
09:19AM 20 like that, you know, as I went along.

21 There is not -- there is not  
22 really -- I think there is a tutorial when you  
23 start, and that's about it.

24 Q. Uh-huh.

25 A. But, you know, once you get in, it's pretty

1 easy to, you know, navigate through the whole  
2 operating system.

3 Q. Okay. And do you recall if that tutorial  
4 gave you any information or explanation or process  
5 to follow using ACH?

6 A. No, I do not remember that.

7 Q. Okay. You had stated that after you or  
8 while you were in the military and you had to do  
9 that job of listening in on people that you started  
09:19AM 10 to question things. At that point, what was your  
11 knowledge of banking, if any?

12 A. Very minimal. I had -- I had a checking  
13 account, and basically at that time all it -- you  
14 know, all you could do was write checks, as far as I  
15 remember.

16 Q. Okay.

17 A. You know, and then I had a savings account.  
18 So, I think our checks were automatically deposited.  
19 Yeah, I'm pretty sure they were. That was about all  
09:20AM 20 I knew about the banking system.

21 Q. Okay. So through your employment  
22 throughout the years, have you always had automatic  
23 deposits for your checks?

24 A. No, ma'am, not until this past -- this last  
25 job that I had had I ever had automatic drafts or

1       automatic payments.

2           Q.     And when you say "not until this last job,"  
3       which job was that?

4           A.     The Advantage Innovations, the company I  
5       was working for before I got arrested.

6           Q.     And that's Advantage Innovations?

7           A.     Yes, ma'am.

8           Q.     When did you start working for them?

9           A.     January of 2016.

09:21AM 10          Q.     So, since January of 2016 is when you  
11       started automatic deposits of your -- of your  
12       paychecks?

13          A.     Yeah, when that -- in my job, I was on the  
14       road all the time. So we had to do it that way  
15       because I could never get into the office to get  
16       money, and it takes quite a bit of money to be out  
17       on the road. So --

18          Q.     And where is this company located?

19          A.     Here in Knoxville.

09:21AM 20          Q.     Is that why you relocated to Knoxville?

21          A.     Yes, ma'am.

22          Q.     And out of all the checks -- we saw many  
23       statements throughout this -- this trial, bank  
24       statements from USAA for you, and on them it shows a  
25       significant amount of deposits as well as

1 transactions --

2 A. Yes.

3 Q. -- withdrawals or payments, debits,  
4 credits.

5 A. Yes.

6 Q. Were those other credits to your account,  
7 were those from other jobs that you were doing for  
8 other places or --

9 A. No, any credits on my account were -- would  
09:22AM 10 come in from Advantage Innovations. Sometimes they  
11 might do a wire transfer. Sometimes it might come  
12 in as a -- I forgot what it was called, but it  
13 wouldn't be listed as a wire transfer.

14 But it would come in -- it would depend  
15 on how many days it would take for it to come in  
16 what it was called on the statement. I don't  
17 understand why they have different names for the  
18 same deposit, but --

19 Q. So were the majority or all of them, of the  
09:23AM 20 deposits each month from January of 2016, from  
21 Advantage Innovations?

22 A. Yes, any money that I've deposited from  
23 January '16 until the day of the arrest was from  
24 Advantage Innovations, correct.

25 Q. Okay. And then as far as the withdrawals

1 that were shown, or payments, debits, were those in  
2 relation to your job, the majority of them?

3 A. Yes. The -- every day I would travel  
4 extensively all over the country and have to get a  
5 hotel room. Depending on -- you know, if I'm in  
6 Atlanta and the boss calls and says, "You need to be  
7 in D.C." So I've got to travel. So you're looking  
8 at gas, food and lodging each day that I'm on the  
9 highway. So there is quite a few, you know, things  
09:24AM 10 coming out of my account every day.

11 Q. Uh-huh. Were you driving everywhere or --

12 A. Yes, ma'am --

13 Q. -- were they flying you?

14 A. -- I was driving everywhere.

15 Q. Were some of those deposits that Advantage  
16 Innovations made, were they supposed to also cover  
17 your expenses, as far as any material costs for the  
18 job?

19 A. The -- the way I was getting paid was kind  
09:24AM 20 of like a subcontractor to where he would price the  
21 job to -- to pay me, and I'd take care of my  
22 expenses.

23 Q. Okay. So, like, an independent --

24 A. Yes, independent contractor.

25 Q. As far as function went.

1           A.    As far as function, yes.

2           Q.    Okay.  So, you did have, like, an  
3 employment contract then with them or some kind of  
4 contract for your services to them?

5           A.    Yes.

6           Q.    Okay.  You had stated that during -- after  
7 you made that initial question about, "What are we  
8 doing?" -- I believe were your question -- or your  
9 statement on direct regarding your activities in the  
09:25AM 10 military, you had stated something about birth  
11 certificates and being printed on bank bond paper.  
12 Do you remember around that -- around the year or  
13 the month, even, of when you learned about that  
14 stuff?

15          A.    That was sometime in the '90s.

16                   In the military, you have a diverse  
17 group of people put together, and you've got guys  
18 that know things that can show you -- you know,  
19 you're learning from everybody.

09:26AM 20                   This one guy was showing me about birth  
21 certificates, you know, and I had -- you know, I  
22 really didn't understand what he was showing me, but  
23 I began to look at it and realize that he was  
24 correct in what he was saying.

25                   But I never really thought about it



1     until some- -- sometime in the future when some  
2     information came up about it.

3           Q.     Okay.  So you first learned about birth  
4     certificates being printed on bank bond paper in the  
5     military?

6           A.     Yes, I did.

7           Q.     From your fellow --

8           A.     From a fellow.  I don't remember his name.

9           Q.     Okay.  So was it in the military that you  
09:26AM 10     also -- you had mentioned about a cestui que trust.  
11     Did you also learn about that in the military?

12          A.     That was -- that was afterwards.  That was  
13     after I got out of the military and started doing  
14     some research on my own with other people.

15          Q.     Was that approximately in the '90s or  
16     after -- or in the --

17          A.     I would say late --

18          Q.     -- 2000s?

19          A.     Late '90s.  Yes, late '90s.

09:27AM 20          Q.     Okay.  In the military, did you travel a  
21     lot?

22          A.     No.

23          Q.     Were you stationed in different places?

24          A.     Well, we would -- we would go and set up  
25     satellite systems, but -- for a couple weeks at a

1 time and then go back to home base.

2 Q. When you say "set up satellite systems,"  
3 is -- do you mean, like, a NOC, like a network  
4 operating center, or --

5 A. Yes, correct, like a miniature telephone  
6 company.

7 Q. A miniature telephone company owned by the  
8 military?

9 A. Yes.

09:28AM 10 Q. Okay. And you don't remember about how  
11 many states that you ran during that time?

12 A. Mainly Texas, Tennessee -- I mean, not  
13 Tennessee. Mississippi, Florida, Arizona, and  
14 Louisiana.

15 Q. Okay. And for your job of -- sorry. I  
16 can't remember that name. Advanced Innovations.

17 A. Yes, Advantage Innovations.

18 Q. Sorry. I apologize. Advantage  
19 Innovations. Did you travel -- or excuse me.

09:29AM 20 Approximately how many states did you travel in?

21 A. Oh, wow. It would be easier to tell you  
22 how many I didn't.

23 I basically traveled all over the East  
24 Coast from Florida all the way up to Rhode Island,  
25 Connecticut, Virginia, West Virginia, Ohio,

1 Illinois, Rhode Island, Maryland --

2 Q. Was it --

3 A. -- North Carolina, South Carolina.

4 Q. -- mainly just East Coast then for --

5 A. From Midwest to East Coast.

6 Q. Midwest to East Coast?

7 A. Uh-huh.

8 Q. And I apologize. So you had worked for  
9 them for how long?

09:30AM 10 A. I started in January of 2016. So a  
11 year-and-a-half when I got arrested. It would be  
12 two years this January.

13 Q. You were still employed by --

14 A. Yes.

15 Q. -- Ad- -- then when you got arrested in  
16 July?

17 A. Yes.

18 Q. Do you still have that job --

19 A. I don't know.

09:30AM 20 Q. -- as far as you know?

21 A. I've not talked to them.

22 Q. So, going back to this trust account. What  
23 was your basic understanding about this -- I can  
24 never pronounce it -- cestui que trust?

25 A. Cestui que. That there was a -- back

1 during the Black Plague, there was a trust set up  
2 because there was a lot of people that had died and  
3 a lot of property was available that people didn't  
4 know what to do with. And so they set up this  
5 trust.

6 And from my understanding, this trust  
7 is where it had a lot to do with the birth  
8 certificates because in 1913, when the Federal  
9 Reserve system and the birth certificates came along  
09:31AM 10 around the same time, as well as the IRS and the  
11 Social Security system was all tied together. So  
12 it's my understanding it was all under this cestui  
13 que trust.

14 Q. Do you just know that it's all tied  
15 together or do you know how it's tied together?

16 A. I do not know how. I just know that it's  
17 tied together.

18 Q. And did you glean that information from  
19 your research with the other people or from actual  
09:31AM 20 written materials?

21 A. From a lot of research from other people,  
22 books. There is a lot of books that I've read.

23 Q. Okay.

24 A. Just a lot of -- you know, a lot of  
25 research from a lot of friends.

1 Q. And you say -- you specifically said "they  
2 set up this trust." Who is "they"?

3 A. Well --

4 Q. To the best of your knowledge.

5 A. Well, being in the military, I guess we  
6 learned that there was, like, a shadow government.

7 And so I was -- it was in the understanding to me  
8 that this shadow government of the United States  
9 would be the ones who would set up these trusts in

09:32AM 10 order to take a control over things.

11 Q. Okay. And in your direct testimony on  
12 Friday, you had stated that it was your  
13 understanding that you were the value behind all the  
14 money; that all the people were the value behind all  
15 the money.

16 A. Correct.

17 Q. What -- well, what do you -- did you glean  
18 that from research or did you read materials --

19 A. I actually --

09:33AM 20 Q. -- for that statement?

21 A. -- heard -- when you first started telling  
22 us about all the documents you had filed for  
23 the -- for the One People's Public Trust, I started  
24 learning from the Blog Talk Radio shows that I had  
25 started listening to where you would come on and

1 explain to us about these documents, and so that's  
2 where I learned all that information.

3 Q. Okay. And that was approximately what  
4 starting date --

5 A. I'm going --

6 Q. -- that you became aware of that  
7 information of the --

8 A. Around 2011, 2012.

9 Q. So as far as value behind all the money,  
09:34AM 10 anything related to that, that was specifically from  
11 Blog Talk Radio shows and whatnot --

12 A. Correct.

13 Q. -- beginning somewhere around 2011, 2012?

14 A. Correct.

15 Q. Okay. So all your research from the '90s  
16 forward to that moment, basically just the birth  
17 certificates is what you looked into and the cestui  
18 que trust? That's it?

19 A. Well, that and learning about the legal  
09:34AM 20 system through -- I don't know -- understanding that  
21 the court system was under admiralty law, and that  
22 was a big secret for the United States to hide the  
23 judicial system under admiralty law and not share  
24 that with the American --

25 MS. SVOLTO: Your Honor, objection. I

1 don't think that's a good-faith basis for what  
2 Mr. Beane is testifying to here. I'm not sure of  
3 its relevance either.

4 THE COURT: What's the relevance of this  
5 line of questioning or these questions?

6 MS. TUCCI-JARRAF: His personal knowledge  
7 leading up to the July events regarding banking and  
8 whether or not what he was doing -- if he had a  
9 personal knowledge to even know if there might be an  
09:35AM 10 issue is what we're determining here, and it is  
11 relevant to the determination of the case.

12 MS. SVOLTO: I think he's not testifying to  
13 his personal knowledge; he's testifying to the  
14 creation of some shadow government for which he  
15 would have no personal knowledge.

16 THE COURT: Well, I'll sustain the  
17 objection in that regard.

18 Limit the answers to testifying on your  
19 own personal knowledge. Go ahead.

09:35AM 20 BY MS. TUCCI-JARRAF:

21 Q. Okay. I'm just going to ask you a question  
22 as far as the date that you found out about that  
23 information without going further into that  
24 information.

25 Around what date did you learn about

1 that, about the legal system?

2 A. I would say 2002, around about.

3 Q. So approximately 2002.

4 Okay. So when you had made the  
5 statement that Heather Ann Tucci-Jarraf had told you  
6 that you were the value behind all the money was the  
7 quote, was that just from blogs or did we have  
8 contact?

9 A. No, we never had contact. That was just  
09:36AM 10 from blogs.

11 Q. Okay.

12 A. Or from the radio, from Blog Talk Radio.

13 Q. Do you recall what month and year or date,  
14 specific date, if you have it, that we actually  
15 spoke the first time?

16 A. I think it was the latter part of -- maybe  
17 in the spring of 2017.

18 Q. And you had stated that you had heard about  
19 Heather Ann Tucci-Jarraf about 2012 December?

09:37AM 20 A. Yes. And I remember specifically in  
21 December of that year, you came on and you told us  
22 Merry Christmas; that you had all the paperwork done  
23 and the documents filed; that all the accounts were  
24 now -- the accounts now belonged to the people.

25 Q. Spring of 2017. In the spring of 2017, was



1       there just one phone call or was there --

2           A.     I don't think we had a phone call.  I think  
3       we did a Skype.

4           Q.     Oh, where we wrote?

5           A.     No, we actually -- yeah, we might have --  
6       at first we might have wrote back and forth, but we  
7       eventually got on camera and Skyped.

8           Q.     Was it just one phone call or were there  
9       multiple in that spring?

09:38AM 10          A.     I don't remember multiple phone calls.  But  
11       I remember just letting you know that I was pretty  
12       much enamored to be able to talk to you for the  
13       first time and felt like that -- you know, that I  
14       could learn a lot from you.  So --

15          Q.     And when was the next time, to the best of  
16       your recollection, you stated that -- excuse me.  
17       Strike that.

18                    You stated that the next time that we  
19       had spoken was in the summer of -- and then I  
09:39AM 20       couldn't catch it -- about a situation in South  
21       Carolina.

22          A.     Correct.  I had -- I had been illegally  
23       detained in North Carolina, and when I got the  
24       situ- -- when I got out of jail and got back home, I  
25       decided that it was time to correct what I saw as

1 wrongs being done to a lot of people, and especially  
2 myself, to where under the guise of law a lot of  
3 agents can do things to your -- or put you in jail  
4 for reasons that they feel like is justified when,  
5 in essence, it's not true.

6 And so I wanted to contact you because  
7 I knew you had experience in that field to where  
8 maybe you could guide me in the direction to whether  
9 it was a civil lawsuit just to get the information  
09:40AM 10 out to the public of the wrongs that are being done  
11 to citizens.

12 Q. What -- and that was -- was that the summer  
13 of 2017?

14 A. That was actually July 4th of 2017.

15 Q. So that was the next time that we had spoke  
16 after that first call --

17 A. Correct.

18 Q. -- or that one call in the spring?

19 A. Correct.

09:40AM 20 Q. Okay. I wrote it down as South Carolina,  
21 but it was North Carolina?

22 A. Well, there was two or three states that I  
23 wanted to -- because I had been arrested and  
24 assaulted on several occasions by, like I said, the  
25 guise of agents from the government who had said

1 they were with the law, and I wanted to find out  
2 some type of recourse to correct these wrongs.

3 Q. Okay. But during that particular call, we  
4 didn't go into details about those particular  
5 incidents, just that you wanted to correct those  
6 things?

7 A. You basically stated at that point that  
8 that was negative energy. They could not go back  
9 and do that to me again. That at this point we  
09:41AM 10 could move forward in a creative new energy if I so  
11 desired to do that.

12 And I said, "That feels better. I  
13 would rather do that, because if they can't touch me  
14 again, I would certainly like to move forward in a  
15 creative energy."

16 Q. Okay. Did we go over any kind of plan at  
17 that point about what you were going to do to get  
18 into the positive energies?

19 A. No.

09:42AM 20 Q. So it was a quick call?

21 A. I would say it was roughly 10 minutes or  
22 less.

23 Q. And you said July 4th. That was July 4th.  
24 Where were you on July 4th of 2017?

25 A. I was in Knoxville in my apartment.

1 Q. And did you know where I was at that time?

2 A. I think you told me on the phone call that  
3 you had just arrived in Houston, Texas.

4 Q. Did I tell you why?

5 A. No.

6 Q. Okay. And, actually, on July 4th, after we  
7 had -- or while we had spoken, you had said that you  
8 had sent to me a video to check out; do you recall  
9 that?

09:43AM 10 A. I actually -- after I got off the phone  
11 with you is when I saw the video, and then I sent it  
12 to you --

13 Q. Okay.

14 A. -- and called you back to let you know that  
15 I had sent you this video.

16 Q. So we had spoke in the morning?

17 A. We spoke in the morning, correct.

18 Q. And then you sent me the video right after  
19 you had seen it?

09:44AM 20 A. Yes, as soon as I got off the phone with  
21 you, I went to my bedroom and got on my laptop, and  
22 this video popped up on my Facebook timeline. And I  
23 watched it and immediately realized that this was  
24 the accounts that you had filed all the  
25 documentation for the One People for. And so that's

1     why I wanted to verify with you and send you the  
2     video and let you look at it and verify that that  
3     was exactly what was -- he was talking about.

4           Q.     Okay.  When you said that that was posted  
5     on your Facebook, did Harvey Dent post it on your  
6     Facebook?

7           A.     I have no idea.  I searched to find out who  
8     posted it on my timeline, but I couldn't find the  
9     name.

09:44AM 10           Q.     Do you know a Harvey Dent?

11           A.     No.

12           Q.     Are you friends on Facebook with a Harvey  
13     Dent, to the best of your knowledge?

14           A.     No, no.

15           Q.     Do you know whether or not Harvey Dent is  
16     his real name?

17           A.     I do not.

18           Q.     I'll just keep referring to him as Harvey  
19     Dent then --

09:45AM 20           A.     That's fine.

21           Q.     -- for the purpose of this cross.

22                         Were you able to ever speak with  
23     Harvey Dent?

24           A.     No.

25           Q.     So after you saw that video -- after you

1 saw that video, you had said -- you had testified on  
2 your direct that you went to go check out this  
3 process that you had seen on this video.

4 A. Well, no, I didn't do anything on the 4th.  
5 I just watched the video and contemplated, "Is this  
6 actually happening for the people? Are we actually  
7 getting access to our accounts?"

8 And that night I went to see the  
9 fireworks downtown Knoxville. So the -- you know, I  
09:46AM 10 had some friends coming over and stuff. So not a  
11 lot -- I didn't do anything that afternoon.

12 Q. What did you do on July 4th that would make  
13 you believe that you didn't do anything on that day  
14 with this information?

15 A. Because I didn't go in and check out  
16 any -- whether these -- this was actually going to  
17 work or anything. I just knew it was there. But  
18 just thinking about it, you know, what -- what this  
19 meant for us as the One People and our future. Is  
09:47AM 20 this actually real?

21 Q. And, in fact, I believe you -- did you go  
22 do a celebration on July 4th that evening here in  
23 Knoxville?

24 A. No, I just -- we just went to see the  
25 fireworks, and then it started raining and we had to

1 run back home.

2 Q. So, to the best of your recollection, you  
3 started with this information or trying out this  
4 information after the fireworks show; sometime  
5 after, some day after the --

6 A. The 5th, the next day.

7 Q. Okay. Did you talk to anybody about  
8 this -- you know, the process that you saw on the  
9 video or anything like that before you tested it  
10 out, or did you just jump in to testing it out?

09:48AM

11 A. I talked about it with some people that I  
12 had close relationships with that knew about the  
13 trust documents, and -- or the documents that had  
14 been filed to claim our trust, and we had all  
15 wondered, you know, how to link everything together  
16 or if it was all linked together.

17 Q. Okay. Could you give me just one second so  
18 I could --

19 A. Sure.

09:48AM

20 Q. So you were unsure whether the Harvey Dent  
21 video and the process that he spoke about in that  
22 video regarding the Federal Reserve Bank and the  
23 routing numbers, whether that was -- excuse  
24 me -- whether that was linked to any work that I  
25 personally -- that Heather Ann Tucci-Jarraf had

1 done?

2 A. Well, that's why I called you to find out  
3 that this was actually linked to what you had filed,  
4 and then you confirmed that.

5 So, yes, I did -- I still had my  
6 doubts, but at the same time, I wanted to -- if it  
7 was really true that this was linked to those  
8 documents, then I was ready to spread the word.

9 Q. When you say that I confirmed that they  
09:49AM 10 were linked to the work that I, Heather Ann  
11 Tucci-Jarraf, had done, did I say that about the  
12 process itself or just the Federal Reserve in  
13 general?

14 A. Just the Federal Reserve in general.

15 Q. So, on the 5th -- I'm going to go to  
16 July 5th.

17 July 5th, you had informed me that you  
18 had gone in and tested that process using your own  
19 accounts; is that correct?

09:50AM 20 A. That's correct.

21 Q. And did I have questions for you as to what  
22 the process was?

23 A. Yes, you did.

24 Q. And did you explain that process to me?

25 A. I did, yes.



1 Q. Because I hadn't seen the video yet.

2 Okay. And, in fact, on that day, you  
3 had told me that you had actually gone in to apply  
4 for a CD; is that correct?

5 A. No, not at that point. The first thing I  
6 did was paid my car insurance.

7 Q. Right.

8 A. My car insurance bill was, like, \$4,800 all  
9 total for all four vehicles. So when I tried the  
09:51AM 10 account out, I went in and paid the insurance bill,  
11 and it cleared --

12 Q. Uh-huh.

13 A. -- for all \$4800.

14 And at that point I was nervous  
15 because it just seemed surreal. And then later on  
16 that afternoon, I decided to go in and pay my credit  
17 cards and my car loans off, and they all cleared.  
18 And that's -- I think we had a phone call after that  
19 that I was excited to take care of all that through  
09:52AM 20 this process that Harvey Dent had shown on the video  
21 and that we had finally come to the time when we  
22 could claim what was truly ours.

23 Q. Would you state that the -- during this  
24 time period of July 1st through at least the 11th of  
25 July was a pretty fast-paced moving time period for

1     you?

2           A.     Yes, it was.  There was a lot of people  
3     that were excited and wanting a lot of information.  
4     My phone was ringing off the hook from people,  
5     really, all over the world calling me and contacting  
6     me, literally from all over the world.

7           Q.     "All over the world."

8                   Are these people that you are friends  
9     with on Facebook or --

09:53AM 10          A.     Well --

11          Q.     Have you ever been overseas?

12          A.     No, I have not been overseas, but I seemed  
13     to be pretty popular because of the radio shows.  
14     Because at some point I would get involved in the  
15     radio shows because I've had things I wanted to  
16     share from my heart, and people would -- you know,  
17     actually, we had a big meet-up one time where a lot  
18     of people came and -- just to meet me from all the  
19     radio shows.  So I had a pretty big -- I don't want  
09:53AM 20     to call it a following, but I had a pretty big group  
21     of followers who were watching my every move.

22          Q.     Okay.  And during this -- would you say  
23     that if I had records that I was kind of watching  
24     and following along what you were doing, and let's  
25     say our dates are just maybe a day off or whatever,

1 is it a possibility that maybe you have gotten some  
2 of the dates wrong just on the information that  
3 we've gone over here in the trial?

4 A. I feel sure about the 4th.

5 Q. Okay.

6 A. And I have -- I have written down over the  
7 weekend every day after that that I'd like to share  
8 later, but I -- I don't feel like I have missed  
9 anything pretty much at all.

09:54AM 10 Q. Okay. And if it turns out that the data,  
11 just the dates themselves, due to the fast-paced  
12 time might be a little off, would that be an  
13 intentional mistake of yours?

14 A. No, ma'am, it would not be intentional, no.

15 Q. Okay. So you stated that you had  
16 first -- just so we have the order correct here, you  
17 first tested -- tested this process. So I'm going  
18 to focus for a second on this process without going  
19 into, you know, detail about the video because it  
09:55AM 20 hasn't been presented or in evidence.

21 The process, you went first and tried  
22 it with credit cards and loans and what?

23 A. Car insurance.

24 Q. Car insurance?

25 A. Correct. Through USAA.

1 Q. Okay. Were all the accounts that you used  
2 initially all through USAA?

3 A. No. Actually, I paid off all my credit  
4 cards. I have, like, 15 credit cards.

5 Q. And the credit cards were preexisting to  
6 July --

7 A. Yes, ma'am.

8 Q. Okay. And are those for work that you use  
9 those credit cards for for your costs?

09:56AM 10 A. Yes, ma'am. I also -- if I may add -- did  
11 a purchase on Amazon that cleared.

12 Q. Okay. Well, let me get the order -- I want  
13 to clarify what the order was --

14 A. Okay.

15 Q. -- as far as which product, banking  
16 product, whether -- like a credit card is one  
17 product.

18 A. Okay.

19 Q. I want to go through that.

09:56AM 20 So, USAA. You did your car insurance  
21 first. Then you went and did which one?

22 A. I think at that point I went and paid off  
23 the four vehicle loans.

24 Q. Four vehicle loans.

25 And did you do that through USAA's

1 website to pay those --

2 A. Correct, yes.

3 Q. -- or were those external?

4 A. That was through the USAA website, correct.

5 Q. Okay. So at this point you were only on  
6 one website using the payment system, using the  
7 process on the payment system?

8 A. At this point, yes.

9 Q. Okay. And then from there, which --

09:57AM 10 what -- what product did you do next?

11 A. After the car loans?

12 Q. Uh-huh.

13 A. I paid off two credit -- two credit cards  
14 with USAA. I only had two credit cards with USAA.

15 Q. Okay. So you did two credit cards. So  
16 that's still all with USAA.

17 A. Correct.

18 Q. Okay. And then which -- then what did you  
19 do next? What did you use the process next on?

09:57AM 20 A. I don't know. I've got -- I had -- I have  
21 a Wal-Mart credit card, a Target credit card, a  
22 Marshalls credit card, several other credit cards  
23 that I use for different, like, gas or whatever on  
24 the road. I paid off all those credit cards.

25 Q. Is that the same day that you did all of

1 these?

2 A. Yes, ma'am. That is the same day, yes.

3 Q. And did you pay off every credit card that  
4 you -- all 15 that you had?

5 A. Yes, ma'am, every one of them.

6 Q. All in that one day?

7 A. Yes, ma'am.

8 Q. And, to the best of your recollection, did  
9 each of those -- let's see. Two were with USAA. So  
09:58AM 10 that would be 13. Were those other 13 credit cards,  
11 were -- did they have their own portal that you had  
12 to go through or were they all on the same portal?

13 A. They would -- they had their own portal.

14 Q. Okay. Now, we were shown -- we were shown  
15 an exhibit where it had --

16 MS. TUCCI-JARRAF: Exhibit 91, David.  
17 Would you mind helping me with that, please.

18 Thank you. Exhibit 91. And I believe  
19 there is multiple pages on that exhibit. So, page  
09:59AM 20 3, please.

21 BY MS. TUCCI-JARRAF:

22 Q. I'm going to show you this statement. I  
23 guess maybe five. It's the one that has supposedly  
24 the account number and the routing number showing.  
25 It was during the verify -- okay. Well, we can

1 start here (indicating).

2 So, is this showing your -- this is  
3 USAA --

4 A. Correct.

5 Q. -- is that correct?

6 Okay. Is this -- to the best of your  
7 recollection, is this what the page looked like when  
8 you were actually filling it out?

9 A. Yes, it is.

10:00AM 10 Q. Okay. And you had to put your name -- this  
11 is all your -- the information with USAA Bank that  
12 has already on file prior to you doing anything with  
13 this process from Harvey Dent; is that correct?

14 A. Correct.

15 Q. Okay.

16 MS. TUCCI-JARRAF: Could I have the next  
17 page, please.

18 BY MS. TUCCI-JARRAF:

19 Q. Okay. And are these -- just so that we  
10:00AM 20 know, this is an actual Open a Bank Account and it  
21 looks like those screen shots for each and every  
22 action that has to be taken to open the account.  
23 Did you -- did you provide these documents to the  
24 Department of Justice or the FBI?

25 A. No, ma'am, I did not.

1 Q. So these aren't your documents?

2 A. No, ma'am.

3 Q. These aren't from the day that you actually  
4 went in to do them, to the best of your knowledge?

5 A. No, ma'am, they're not.

6 Q. Okay. To the best of your recollection, is  
7 this -- is this an accurate screen shot of what you  
8 experienced when you were on action number three of  
9 opening a bank account?

10:01AM 10 A. Yes, it is.

11 Q. And this appears to be for a CD.

12 A. Yes.

13 Q. Okay. Before I move further on this  
14 particular exhibit then, on 91-6, because so far  
15 you've only told me -- let's see. You've told us  
16 about the car insurance, the four car loans, two  
17 credit cards from USAA, and then all the remaining  
18 13 credit cards. When was the CDs then?

19 A. Later that evening.

10:01AM 20 Q. Later that evening?

21 A. Yes. I had -- at some point that day, I  
22 had to go out and do some errands, and at that point  
23 was when I -- I was up towards Turkey Creek, and I  
24 decided to go over and look at the RVs at Buddy  
25 Gregg RV.



1 Q. Okay. So that -- so "later that evening,"  
2 that would be July 5th then?

3 A. Correct, yes.

4 Q. Okay. And on that day, approximately, to  
5 the best of your recollection, how many CDs did you  
6 apply for?

7 A. That evening?

8 Q. Uh-huh.

9 A. I think there was 27, 28, somewhere around  
10 in there.

11 Q. So approximately 27 or 28?

12 A. I think so.

13 Q. Okay.

14 A. It's been over six months since that night;  
15 so it's hard to recall.

16 Q. Just to the best of your recollection.

17 Okay.

18 Okay. So we'll go back here.

19 MS. TUCCI-JARRAF: May I please have 91-7.

10:03AM 20 Thank you.

21 BY MS. TUCCI-JARRAF:

22 Q. Do you recall -- could you please look at  
23 this exhibit here (indicating). And, to the best of  
24 your recollection, would this have been the next  
25 step --

1 A. Yes.

2 Q. -- in the opening of an account?

3 A. Yes.

4 Q. Okay. But this isn't from you --

5 A. No, ma'am.

6 Q. -- and your screen shot?

7 A. No, ma'am.

8 MS. TUCCI-JARRAF: Okay. Could I please  
9 have 91-8.

10:03AM 10 BY MS. TUCCI-JARRAF:

11 Q. Okay. Can you see that?

12 A. Yes.

13 MS. TUCCI-JARRAF: Oh. Thank you, David.

14 BY MS. TUCCI-JARRAF:

15 Q. Okay. So this would be Make Your Initial  
16 Deposit.

17 A. Yes.

18 Q. Obviously this isn't your screen shot --

19 A. No.

10:03AM 20 Q. -- that you provided.

21 So, does this page, though, look like  
22 or look exactly like or similar to the one that you  
23 had filled out --

24 A. Yes.

25 Q. -- with those 27-plus CDs?

1           A.     It looks exactly like it, yes.

2                   MS. TUCCI-JARRAF:   Okay.   91-9, please.

3     Thank you.

4     BY MS. TUCCI-JARRAF:

5           Q.     Can you see that exhibit, Mr. Beane?

6           A.     Yes.

7           Q.     This is -- which step is that?   That's  
8     the --

9           A.     The Verify step?

10:04AM 10          Q.     Yeah, the Verify step.

11                   Is this your actual screen shot that  
12     you made while you were filling this out?

13          A.     No, it is not.

14          Q.     Okay.   This information here, does it look  
15     similar to what you would have -- the fields,  
16     account type, primary account holder, etcetera, are  
17     these similar to the account fields that you  
18     experienced on the night that you opened up the 27  
19     CDs?

10:04AM 20          A.     Yes.

21                   MS. TUCCI-JARRAF:   Could you please scroll  
22     down on that one, please, David.

23     BY MS. TUCCI-JARRAF:

24          Q.     I'm going to have you look -- and there is  
25     the bottom of it (indicating).

1 Can you take a look at those fields?

2 A. Yes.

3 MS. TUCCI-JARRAF: Okay. 91-10, please.

4 Oh, that's it (indicating). Okay. Thank you.

5 Thank you, David.

6 BY MS. TUCCI-JARRAF:

7 Q. So we don't have any exhibits on -- regarding

8 6 and 7 of that particular process you would have

9 had to go through on that day in order to do

10:05AM 10 the -- to do the CDs, to complete them, and I

11 believe the last two steps show -- on 91-9, step 6

12 is Sign and step 7 is Confirm; is that --

13 A. Correct.

14 Q. -- what you read? Is that correct?

15 A. Correct.

16 Q. And when you opened the CDs, were you able

17 to access step 6 to sign?

18 A. Yes.

19 Q. And were you able to access step 7 -- step

10:06AM 20 7 to sign or to confirm?

21 A. Yes.

22 Q. Okay. And when you were -- obviously in

23 order to do all of this, you had to be able to add

24 an external account as a payment method; is that

25 correct?

1 A. Right.

2 Q. With USAA?

3 A. Correct.

4 Q. Did you also have to add an external  
5 account to -- I think it's an additional payment  
6 account; is that correct?

7 A. Yes.

8 Q. Did you also have to add an additional  
9 payment account for the other 13 individual portals  
10 that you had to do for the other 15 -- or the other  
11 13 credit cards?

12 A. Yes.

13 Q. And does it remember the data?

14 A. Yes.

15 Q. Does it save or do you have to fill it in  
16 each time?

17 A. It saves it.

18 Q. It saves it?

19 A. You can label it.

10:07AM 20 Q. And then are you able -- how do you  
21 identify -- if you have multiple Payments From  
22 options, how do you identify which one you're using,  
23 whether it's a card or the new accounts?

24 A. You do a drop-down. There is, like, a  
25 little drop-down, and it has all the accounts listed

1 there to be able to use.

2 Q. Okay. So you -- when you add an additional  
3 account, it will let you choose between prior  
4 payment methods that you've entered in to send  
5 the --

6 A. Correct, correct.

7 Q. When you enter in a new payment method,  
8 because this was a -- Open a CD that we just went  
9 over on Exhibit 91.

10:08AM 10 When you went in to set up your new  
11 payment method, could you please clarify what the  
12 actual screen looked like.

13 A. Actually, it wasn't setting up a payment  
14 method; it was setting up an account I wanted to  
15 pull the funds from.

16 Q. Uh-huh.

17 A. And it was -- if you go back to the  
18 previous screen --

19 Q. To --

10:08AM 20 A. To the deposit.

21 Q. To 91?

22 A. Yes, right there (indicating).

23 Q. Okay.

24 A. Can you enlarge that, please.

25 You see in that -- or right above Use

1 Other Account --

2 Q. Uh-huh.

3 A. -- there is a white box there with a little  
4 arrow pointing down.

5 Q. Right.

6 A. You can click on that arrow and it gives  
7 you a list of your accounts with USAA.

8 Q. Okay. So the other accounts or another  
9 account, that's actually saved within the USAA

10:08AM 10 documents?

11 A. Right. Yes, correct.

12 Q. And then did you assign, like, a nickname  
13 to any of --

14 A. Yes.

15 Q. -- your other accounts?

16 A. Yes.

17 Q. Is that how you distinguish which one to  
18 use?

19 A. Correct, yes.

10:09AM 20 Q. Okay. Once you set up the other account,  
21 do you ever go back in to change anything?

22 A. No.

23 Q. Okay.

24 A. I'm -- I'm sure you could, but I didn't --  
25 I didn't have a need to.

1 Q. Okay. And on the other portals, which we  
2 don't have any exhibits for, on the other portals  
3 for the other 13 credit cards, do they look exactly  
4 the same as this or do they look different?

5 A. Somewhat. I mean, it's the same -- you  
6 know, depending on what company it is. They have  
7 their -- the way it's set up is: You go in and  
8 enter, you know, your payment information; in this  
9 case, an ACH payment, and pretty much the same --  
10 the same type of format.

10:10AM

11 Q. Okay. And when you're setting up this  
12 other account to be able to pay from or make initial  
13 deposits from, what information does it require?

14 A. Only the routing and account number. The  
15 name is used -- the name on the account is my name,  
16 which, from my understanding, if the name didn't  
17 match up, it wouldn't -- the account wouldn't even  
18 be valid. If I tried to use an account with your  
19 name on it, per se, and tried to use your account  
20 numbers, it wouldn't work is what I'm trying to say.

10:10AM

21 Q. So the routing number and the account  
22 number --

23 A. Correct.

24 Q. And the account name?

25 A. The name is whatever name is on the USAA



1 account is the only name you can use. You can't  
2 change the name.

3 Q. Okay. Do you know if that's because of the  
4 strict regulations they have as far as who can be  
5 participants in the bank and --

6 A. I guess they just want you to use your  
7 accounts. That's the only reason they do that. If  
8 it's not your accounts, you can't use it.

9 Q. Right. Okay.

10:11AM 10 So when you entered in the -- is there  
11 any time in all the numbers -- numbers of accounts  
12 that you say that you went to go pay off on that  
13 day -- not even the CDs; I'm not even talking about  
14 that. But on the car insurance, four car loans and  
15 two credit cards and the other 13 external portal  
16 credit cards, did you enter the same routing number,  
17 to the best of your recollection?

18 A. Yes.

19 Q. Did you enter the same account number --

10:11AM 20 A. Yes.

21 Q. -- to the best of your recollection?

22 A. Yes, I did.

23 Q. And did you enter the same account name for  
24 the other 13 external credit cards that you did in  
25 USAA --

1 A. I --

2 Q. -- or was it different?

3 A. I don't think they had -- a lot of those  
4 didn't have a place to label the account. It was  
5 just entered -- enter the routing and account  
6 numbers. And it used my name on the account as the  
7 name on the account.

8 Q. Okay. So you always put in Randall Keith  
9 Beane --

10:12AM 10 A. Correct.

11 Q. -- on each time?

12 And your account number, you always  
13 put the same account number?

14 A. Yes, correct.

15 Q. Okay. And the routing number; always the  
16 same routing number --

17 A. Correct.

18 Q. -- for those days?

19 And when you enter in the routing  
10:12AM 20 number, to the best of your recollection, did it  
21 actually just automatically pull up a name?

22 A. It did. Yes, it did.

23 Q. At any time did it not automatically pull  
24 up the name?

25 A. No, every time I entered it, it pulled up

1 the bank name where the funds were being pulled  
2 from.

3 Q. And at any time did it say that the bank's  
4 name was Federal Bank --

5 A. No.

6 Q. -- or Federal Reserve Bank of New York?

7 A. Never.

8 Q. Did it ever have Federal Reserve Bank in  
9 the name that was shown at all?

10:13AM 10 A. Not to my recollection. It just was some  
11 type of clearinghouse, payment clearinghouse.

12 Q. Okay. And when you entered in your account  
13 number, did it show you all the numbers that you  
14 were entering in or something else?

15 A. I'm not sure I understand. Yes. Yes, I  
16 got you. Yeah, it did show me the numbers as I  
17 typed them in, yes.

18 Q. It showed you the numbers as you typed them  
19 in?

10:13AM 20 A. Yes.

21 Q. Okay. And then did you ever -- or excuse  
22 me.

23 After you entered that information in,  
24 what step would it have you take?

25 A. Hit confirmation and make the payment.

1 Q. And when -- did you -- did it show you --  
2 on the confirmation, when you clicked on  
3 confirmation, did it then give you a confirmation  
4 page?

5 A. Yes, ma'am, it sure did. It would send me  
6 a confirmation e-mail, actually.

7 Q. Confirmation page. On that confirmation  
8 page, did it show all the numbers of the account?

9 A. To the best of my recollection, it did,  
10 yes.

11 Q. Okay. So, on the confirmation page, it  
12 said something like it's successful or "Thank you  
13 for your payment"?

14 A. "Thank you for your payment. Confirmation  
15 number. Keep this for your records."

16 Q. Okay. And on that it would state what  
17 payments, account name and account number and all  
18 that, that you had done it from?

19 A. Correct, yes.

10:15AM 20 Q. And it listed the complete name and the  
21 complete account number on there?

22 A. It depends on which payment it was. I  
23 would -- I don't remember if it did that on  
24 every -- every one, but I remember some of them  
25 having all the information available and the

1 confirmation number.

2 Q. Okay. Did you ever enter in a wrong  
3 routing number where -- I mean, where it wouldn't  
4 confirm -- you wouldn't get a confirmation page?  
5 Did you ever have an experience where you resulted  
6 in not getting a confirmation page?

7 A. No.

8 Q. Okay. And on the 27 or 28 CDs that you did  
9 later that evening, the same kind of process; did  
10 you get a -- on the confirmation page, did it list  
11 the account it was deposited from?

12 A. Yes. Well, it would -- at the time I had  
13 labeled the -- when I put in the first one, I  
14 labeled it Trust 2. And so that's all I ever saw;  
15 when I pulled up that account, it would be Trust 2.

16 Q. So once you entered the routing number, the  
17 account name, number and all that, you never saw it  
18 again? Once you entered it in, it would pull up the  
19 nickname?

10:16AM 20 A. Correct.

21 Q. And that was Trust Account 2?

22 A. Correct.

23 Q. So, Trust Account 2, is that what was used  
24 for the --

25 A. CDs.

1 Q. -- nickname that you would use just for the  
2 CDs?

3 A. Yes.

4 Q. And you had another trust account that you  
5 had entered in for the --

6 A. Yes.

7 Q. -- credit cards and loans?

8 A. The ones that I -- the routing number that  
9 I started with that day changed sometime during the  
10 course of the day. They changed the routing number  
11 for the same bank.

12 Q. How do you know they changed the routing  
13 number?

14 A. Because when I went in to purchase the CDs,  
15 the routing number said it was not valid.

16 Q. Okay. So the routing number -- when you  
17 went to -- did you figure that out as you were  
18 filling out the CD Open a Bank Account --

19 A. Correct.

20 Q. -- process?

21 A. Correct.

22 Q. And you entered in your original trust  
23 account info or the nickname. You clicked on the  
24 nickname for the original --

25 A. Correct.

1 Q. -- and then --

2 A. It said that the account was not valid.

3 Q. So account was not valid.

4 A. The routing number. Excuse me. The  
5 routing number was not valid.

6 Q. Routing number was not valid.

7 A. Yeah, it didn't say anything about the  
8 account. It said the routing number was not valid.

9 Q. Okay. And that was at the point that you  
10:17AM 10 went and did the Trust Account 2?

11 A. At that point, I went and located the new  
12 account -- new routing number, and then -- and input  
13 that routing number.

14 Because it -- I was on Skype, and we  
15 were all discussing that the routing numbers were  
16 being changed really quick.

17 Q. In fact, I believe I was creating a  
18 spreadsheet at that point just to figure out --

19 A. Just -- right.

10:18AM 20 Q. -- what was happening on the routing  
21 numbers?

22 A. Right. And you made -- you had told me at  
23 one point you had made a contact call to tell them  
24 to stop changing routing numbers.

25 Q. Okay. So you located a new routing number.

1 Was that from the Federal Reserve --

2 A. That --

3 Q. -- Bank's website or --

4 A. No, I actually Googled -- the bank that I  
5 was -- the bank name that came up whenever I typed  
6 in the first routing number, I typed in that bank  
7 name in Google and it gave me the new routing number  
8 immediately.

9 Q. Okay. So you Googled the bank --

10:19AM 10 A. The bank name.

11 Q. -- name that kept coming up?

12 A. Right. It was like the Clearinghouse of  
13 New York or something like that.

14 Q. And it gave you -- it listed a new routing  
15 number for that bank?

16 A. It listed a new routing number, correct.

17 Q. But it was for the same bank?

18 A. For the same bank, correct.

19 Q. Did they -- how do you know it was the same  
10:19AM 20 bank? Did it have the address, or how do you know?

21 A. I had the address. I had everything. It  
22 was -- I don't remember the address or nothing, but  
23 for some reason Peachtree Street comes up. But --

24 Q. Peachtree?

25 A. -- I'm thinking that was the address. It



1 was, like, Peachtree Street.

2 But I knew -- I confirmed the bank  
3 name, the bank address and everything, and that's  
4 how I Googled it, and that's how I found the new  
5 routing number.

6 Q. Okay. So you didn't Google until after you  
7 had already gotten through confirmation of the bank  
8 and the bank address and all that?

9 A. Well, I had been using the first routing  
10 number that I found on the Harvey Dent video prior  
11 to the -- when I went in to purchase the CDs, it  
12 gave me -- when I used that -- that same routing  
13 number, it said the routing number was not valid.

14 So I went to Google the bank and find  
15 out what was going on, and it gave me a new routing  
16 number right there on Google.

17 Q. Okay. So then after you got that, you went  
18 in and did the same process to enter that as another  
19 account?

10:20AM 20 A. That was why I labeled that one Trust 2  
21 because it was a different routing number.

22 Q. Okay. So, but you left the original --

23 A. As trust -- as just trust.

24 Q. And that has the original routing number --

25 A. Correct.

1 Q. -- that you had used for all the loan and  
2 credit card --

3 A. Correct.

4 Q. -- payments?

5 So at that point is that the one -- is  
6 that the only -- Trust Account 2, is that the only  
7 one that was used to purchase those 27 or 28 CDs?

8 A. Yes, yes.

9 Q. And did you get a confirmation -- you went  
10 through each and every step that I showed you here  
11 in 91 --

12 A. Right.

13 Q. -- and its subparts?

14 A. Right.

15 Q. And at any time did you get a -- excuse me.

16 Each time did you get a confirmation  
17 page?

18 A. There was some times when I would be on the  
19 phone and not realize that my session would time  
20 out, and then I went back to work on it and it  
21 would -- it would completely close out and go back  
22 to the beginning and not let me finish out. So it  
23 did not confirm. And I understand those are showing  
24 up as invalid transactions or incomplete or  
25 something like that.

1 Q. Okay. So it only gives you so much time to  
2 complete them?

3 A. Exactly. You're timed out. If you don't  
4 do everything within a certain amount of time, it  
5 times out on you.

6 Q. Uh-huh. Okay. But the other, obviously,  
7 27 or 28 times that you went in to go do this, there  
8 was some kind of confirmation?

9 A. There was, yes, for every one.

10:22AM 10 Q. For every one?

11 A. Correct.

12 Q. You never got a no confirmation; not valid?

13 A. No. Not -- not as long as I did it within  
14 the proper time frame that was allowed.

15 If I -- like I said, there was a time  
16 period where when I'm on this -- this part of the  
17 products, which is buying an initial -- making an  
18 initial deposit or whatever, if any of these screens  
19 time out --

10:22AM 20 Q. Uh-huh.

21 A. -- it closed out that whole buying process  
22 for that CD.

23 Q. Uh-huh. In fact, you had called me after  
24 you had done a number of them already --

25 A. Correct, yes.

1 Q. -- to let me know?

2 A. I actually Skyped you. No, I may have  
3 called you and then we got on Skype. That may have  
4 been that way.

5 Q. Okay. Somehow some way --

6 A. Yes.

7 Q. -- we talked after you had already done a  
8 number of them; is that correct?

9 A. Correct. Yes, uh-huh.

10:23AM 10 Q. And on that call, I had asked you to walk  
11 me through what you were doing --

12 A. Yes.

13 Q. -- at that particular point?

14 A. Correct.

15 Q. Okay. And you were walking me through --  
16 actually, as you were filling out the information as  
17 we've seen here in 91-8?

18 A. That's correct.

19 Q. And during that time it got sessioned out?

10:23AM 20 A. Right.

21 Q. And we ended the call at that point so you  
22 could go back and do it?

23 A. Well, no, we actually -- we stayed -- we  
24 stayed on Skype. That's why we put it on Skype. So  
25 I just -- I think I had my -- I had my phone and my

1 tablet and my -- I was on my Mac computer.

2 Q. Right.

3 A. And so I had my tablet set up with Skype  
4 waiting for phone calls and doing the -- doing the  
5 transactions actually on the Mac --

6 Q. Okay.

7 A. -- computer.

8 Q. And we were -- that's right. We were  
9 videoing.

10:24AM 10 A. Yes.

11 Q. You had a hat on.

12 A. Yes.

13 Q. And during that video call, while you were  
14 going through the process, I had asked you to  
15 specifically tell me what steps you were doing --

16 A. Yes.

17 Q. -- in that particular --

18 A. Yes.

19 Q. Okay. Similar to what I'm actually asking  
10:24AM 20 you here during this --

21 A. That's correct.

22 Q. -- cross right now?

23 A. Correct, exactly.

24 Q. Okay. And at that time I asked you to  
25 please, if you could, take screen shots of each of

1 the process?

2 A. And that was something I didn't know how to  
3 do on the Mac. I knew there was a way to do it; I  
4 just didn't know how to do it.

5 Q. Right. I was actually trying to find you  
6 some --

7 A. I actually did not get any screen shots of  
8 any of that.

9 Q. Of how to do screen shots.

10:25AM 10 A. Right.

11 Q. So there were no screen shots that you were  
12 able to take?

13 A. No.

14 Q. Okay. Did we go over anything else at that  
15 point after your session had timed out and we  
16 had --

17 A. No, I don't remember going over anything  
18 else.

19 Q. Okay. And then what did you do after that,  
10:25AM 20 after our phone call?

21 A. After our phone call, my mouse had died for  
22 my Mac, because it's a wireless mouse. After -- I  
23 made several clicks. In the process of opening the  
24 CD, after you go through all these seven different  
25 steps, and once you get to the sign part, there is

1 several electronic signature steps that are  
2 necessary in order to complete this process, and  
3 then the confirmation is another step. So there  
4 were several clicks taking place, and my mouse was  
5 almost dead, and when my mouse died, I just went to  
6 bed.

7 Q. So when you say it takes multiple clicks to  
8 do the sign, are you talking about step 6, Sign?

9 A. Yes, yes.

10:26AM 10 Q. So within -- once you get to step 6, Sign,  
11 there is a whole bunch of pages or a whole bunch of  
12 clicks?

13 A. There is a lot -- there was screens that  
14 kept popping up asking about -- I don't remember  
15 exactly what they were asking, but it was  
16 confirmation.

17 Q. Was there --

18 A. Verification. Excuse me.

19 Q. I'm sorry. I didn't mean to cut you off.

10:26AM 20 Verification, you say?

21 A. Yeah, types of verifications and just  
22 clicking on -- I don't remember, but it was a lot of  
23 clicks.

24 Q. So confirmation/verification. Did it ever  
25 ask you on that step 6 through all those clicks, did

1 it ever have an authorization thing you had to click  
2 on?

3 A. Yes. And it was a -- it was like an  
4 electronic signature-type.

5 Q. What do you mean "an electronic" -- oh,  
6 that you authorize for the --

7 A. Yes.

8 Q. Your electronic signature?

9 A. Yes.

10:27AM 10 Q. Is that an electronic signature that you  
11 have already previously --

12 A. Yes.

13 Q. -- deposited with USAA?

14 A. Yes.

15 Q. How did you previously deposit an  
16 electronic signature with USAA?

17 A. By mail.

18 Q. So it was an actual physical --

19 A. Card.

10:27AM 20 Q. -- card you had to sign?

21 Did it have a box and you just signed  
22 in the box?

23 A. Correct, yes.

24 Q. Do you remember when the

25 previously-deposited signature card -- do you



1 remember around what that -- what time of year  
2 or --

3 A. That would have been in May of 2016; around  
4 about May or June, because they mailed it to me and  
5 had me sign it and then I mailed it back.

6 Q. After you had opened your account or --

7 A. Correct, yes.

8 Q. -- before you had opened your account?

9 A. Correct.

10:28AM 10 Q. Did you send all that kind of paperwork to  
11 Texas?

12 A. Yes.

13 Q. San Antonio?

14 A. Correct. To the best of my knowledge,  
15 there are no USAA offices in Tennessee at all.

16 Q. Right. In fact, I had asked you if there  
17 were offices in Texas, and you had told me that it  
18 was just the headquarters that you knew about?

19 A. Correct.

10:29AM 20 Q. Okay. You spoke on your direct about USAA  
21 security protocols were high.

22 A. Yes.

23 Q. Can you please explain to me what  
24 you -- what you mean by that.

25 A. Very often in my travels, I would get

1 a -- I kept my phone right here (indicating) when I  
2 was driving, and I'd often get a call from USAA, and  
3 oftentimes it would be the fraud department telling  
4 me that there was a transaction taking place on my  
5 credit card. I might be in Washington, D.C., but  
6 there is a gas charge in Pennsylvania.

7 And so they would confirm that that was  
8 an actual fraud charge and cancel it and cancel that  
9 credit card and send me a new card immediately, and  
10:30AM 10 that would be -- I mean, the transaction might have  
11 taken place 10, 15 minutes prior to the call.

12 Q. So when you say the USAA protocols are  
13 high, that's just based on your experience dealing  
14 with them?

15 A. Off of my experience with banking with  
16 them, correct.

17 Q. Have you ever banked with anybody else?

18 A. Yes.

19 Q. Approximately how many institutions have  
10:30AM 20 you banked with other than USAA?

21 A. Oh, wow.

22 Q. I mean, if you can recall.

23 A. Do you want me to give you the institutions  
24 or just the --

25 Q. No, I just -- how many -- like, how many

1 other? Just a number.

2 A. 20 or so, maybe.

3 Q. Throughout your -- your life?

4 A. Throughout my life, yes.

5 Q. And out of those 20 or so, have you ever  
6 done online banking through them?

7 A. No.

8 Q. So USAA was your first time doing online --

9 A. Yes.

10:31AM 10 Q. -- banking?

11 A. Yes, first time.

12 Q. Now, I don't want to go into the details of  
13 any acts or things like that, legislation or  
14 anything, but you had made mention that when you had  
15 stated that the USAA protocols were high, you were  
16 talking about the Patriot Act. Was that something  
17 that the bank had told you from the fraud department  
18 or --

19 A. No, I had been keeping up with different  
10:32AM 20 things that were taking out -- taking place from the  
21 LIBOR scandal, the mortgage -- the housing bubble.

22 I mean, there was different things.  
23 And one thing I remember after 911 was the protocols  
24 for banking were significantly increased because of  
25 terrorism threats.

1 Q. Okay. Thank you. I just wanted to clarify  
2 if that was something USAA had told you.

3 A. No.

4 Q. You said LIBOR scandal, mortgage scandal,  
5 and what else?

6 A. The bailouts. That's what it was, the  
7 bailouts.

8 Q. Oh, the bailouts. Like TARP?

9 A. Yeah. Well, you know, the bank bailouts  
10 that -- you know, the General Motors and Chrysler  
11 and all those bailouts that happened all during that  
12 time with all the banks.

13 Q. Oh, the too-big-to-fail bailouts.

14 A. Yes, the too big to fail; correct.

15 Q. They're separate from TARP.

16 A. Okay.

17 Q. Just so we understand.

18 Oh, you had also stated that when you  
19 had been questioned on July 5th -- excuse me. Not  
20 when you're being questioned.

21 You had stated that on July 5th when  
22 you went to go and -- I believe you had said you  
23 were looking for a line of credit to use against the  
24 CDs.

25 A. Yes, I -- that morning when I woke -- no,

1 that was on the 6th, actually.

2 Q. Okay.

3 A. That morning when I woke up, I called USAA  
4 to inquire about how to obtain a line of credit  
5 against the CDs in order to be able to make a  
6 purchase.

7 Q. Have you ever owned CDs before?

8 A. Yes, I have.

9 Q. You have owned CDs.

10:33AM 10 And in the past with those CDs, have  
11 you gotten lines of credit against them or --

12 A. Yes, I have, yes.

13 Q. So that's how you knew --

14 A. I could do that, yes.

15 Q. -- you could do that?

16 A. I actually had a CD at the time with a line  
17 of credit against it with USAA.

18 Q. Oh, you had an existing one with them?

19 A. Yes, \$5,000.

10:34AM 20 Q. Had you had CDs and used them as collateral  
21 at any of the other 20 institutions or so that  
22 you've had in your lifetime?

23 A. Yes, ma'am.

24 Q. So it sounds like prior to banking with  
25 USAA, did you have loans and things like that with

1 those other 20 institutions as well?

2 A. Yes, ma'am.

3 Q. Do you still have those loans?

4 A. No, no.

5 Q. They're satisfied?

6 A. Yes, they're all satisfied, correct.

7 Q. Okay. Okay. And was it the USAA who told  
8 you you could cash those CDs?

9 A. Yes, ma'am.

10:35AM 10 Q. I believe we heard that on video.

11 A. When I asked about opening a line of  
12 credit, when she -- when she inquired how much and I  
13 told her I'd just like to just maybe get a  
14 half-a-million-dollar line of credit against one of  
15 the smaller CDs, and so she said, "Well, if you're  
16 going to do that, why don't you just cash in the  
17 CD."

18 And I said, "Can you do that without  
19 letting it" -- you know -- "mature?" She said, "Of  
10:35AM 20 course you can."

21 Well, I said, "How much is that going  
22 to cost?" And when she told me the cost, it was  
23 relatively low for the amount of CDs. So we decided  
24 to go ahead and cash it in.

25 Q. I remember that call. I don't remember

1 which exhibit that was, but that was when you were  
2 discussing, like, a 99,000 --

3 A. It was actually a half-a-million-dollar CD,  
4 and she told me it was going to be \$47 to cash it  
5 in.

6 Q. Right. But before that, you were asking  
7 for a line of credit and there was a whole  
8 conversation on that?

9 A. Oh, no, no. That was about my debit card.

10:36AM 10 Q. Oh, that was about your debit card?

11 A. Yeah, raising the debit card limit,  
12 spending limit.

13 Q. It was very hard for me to hear this audio.

14 A. Yeah, it's hard.

15 Q. So excuse the confusion.

16 A. That's okay.

17 Q. Okay. And you had just purchased those,  
18 like --

19 A. The night before.

10:36AM 20 Q. -- hours before?

21 A. The night before, yes.

22 Q. And she told you you could cash them?

23 A. She did, yes.

24 Q. And you had actually -- I believe on  
25 that -- on that call, we heard you state that you

1 believed you had to wait 30 days before you could  
2 cash any of them?

3 A. Actually, they didn't play that call. They  
4 played the one that afternoon. They never played  
5 that call of that morning when I first talked to the  
6 USAA Bank about cashing in the CD. But I was  
7 shocked.

8 Q. I'm just quoting from the notes that I have  
9 regarding that audio. So -- so it was immediately  
10:37AM 10 cashed within hours of you purchasing it?

11 A. Oh, within a couple of minutes. Oh. Oh,  
12 no. Within hours of me purchasing? Yes.

13 Q. Within hours of you creating the CD?

14 A. Yes. I agree, yes. I thought you meant  
15 when she cashed it in. Sorry.

16 Q. Yeah. How long did that process take?

17 A. Just a couple of minutes.

18 Q. Okay. And how long did it take for you to  
19 actually open the CD?

10:37AM 20 A. Oh, it took longer to open it than it did  
21 to cash it in. I would say the whole process of  
22 clicking through all these pages, it took at  
23 least -- I don't know -- a good four, five minutes  
24 per page waiting on things to open and close and  
25 verify.



1 Q. Okay. Excuse me.

2 Do you remember how long it would take  
3 before it would end your -- or your session would  
4 time out, like how long it gave you before it timed  
5 out?

6 A. I don't know. If I started something and  
7 got up and went to the bathroom, when I came back,  
8 it would be timed out. It depends on if you're not  
9 making movement on that page, I think. If you're  
10 not moving your mouse or anything.

10:38AM

11 And I think that's part of USAA's  
12 security protocol to keep someone from being able to  
13 access your account while you're not at your  
14 computer or something.

15 Q. But you don't actually know what their --

16 A. I do not.

17 Q. -- security protocols are, do you?

18 A. I have no idea.

19 Q. Did you ever talk to USAA about their  
20 security protocols?

10:39AM

21 A. No, every time I talked to them, I told  
22 them how excited I was that they took care of me the  
23 way they did.

24 Q. Okay.

25 A. That was the only thing I had ever

1 mentioned about their security.

2 Q. And out of all the published material or on  
3 their website or their pamphlets, they don't  
4 describe what their security protocols are?

5 A. Not to my knowledge. I've not seen  
6 anything.

7 Q. Okay. Have you ever seen any written  
8 material on either their web- -- USAA's website or  
9 in written form regarding the ACH payment system?

10:39AM 10 A. No.

11 MS. TUCCI-JARRAF: Let me just check to see  
12 if I have any more questions.

13 THE WITNESS: Okay.

14 BY MS. TUCCI-JARRAF:

15 Q. Actually, regarding this -- the factualized  
16 trust, the document --

17 MS. TUCCI-JARRAF: It's not 105. That's  
18 the -- pull up 105, please, David, if you would.

19 BY MS. TUCCI-JARRAF:

10:40AM 20 Q. Okay. Is this an actual -- is this the  
21 actual factualized trust or is this a document  
22 issued from the factualized trust?

23 A. This is a document issued from the  
24 factualized trust. This is when I purchased the  
25 coach, the documentation to put the coach in the

1 trust.

2 Q. This is the -- to the best of your  
3 knowledge, is this the sale validation that  
4 Miss Palmisano asked for?

5 A. Yes.

6 MS. TUCCI-JARRAF: Thanks. Excuse me.

7 BY MS. TUCCI-JARRAF:

8 Q. And, in fact, I created that document,  
9 didn't I?

10:40AM 10 A. Yes, you did, yes.

11 Q. And I e-mailed it to you --

12 A. Yes.

13 Q. -- for your signature?

14 And I e-mailed it to you on  
15 the morning of July 11th?

16 A. That's right, on the morning of the 11th,  
17 correct.

18 MS. TUCCI-JARRAF: Pardon me. Something is  
19 stuck in my throat.

10:41AM 20 BY MS. TUCCI-JARRAF:

21 Q. And along with this particular document,  
22 that is your thumbprint and your --

23 A. Initials.

24 Q. -- initials?

25 MS. TUCCI-JARRAF: Pardon me.

1 BY MS. TUCCI-JARRAF:

2 Q. And along with this document, did you  
3 receive another document in your e-mail to also give  
4 to --

5 A. Yes.

6 Q. -- Buddy Gregg?

7 A. Yes.

8 Q. And that was the actual factualized trust  
9 document?

10:41AM 10 A. Correct. Which is six pages all total, I  
11 think, not counting these.

12 Q. Not -- okay.

13 And, in fact, I created that document,  
14 didn't I?

15 A. Yes, ma'am, you did.

16 Q. And I e-mailed that to you again the  
17 morning of July 11th?

18 A. Yes, ma'am.

19 Q. And what did you do with those two  
10:42AM 20 documents?

21 A. I went to -- I think it was either Staples  
22 or Office Depot and had all that printed out, did my  
23 signature and the thumbprint and had them notarized.

24 Q. And did you read those documents --

25 A. I did, yes.

1 Q. -- before signing and notarizing?

2 A. Yes.

3 Q. Now, a big question: Did you understand  
4 those documents?

5 A. For the biggest part, yes, I did. A lot of  
6 the legwork that went into the documents I do not  
7 understand that are listed on the factualized trust,  
8 but I understand exactly what the trust represents.

9 Q. When you say not the legwork, can you  
10 please clarify what you mean.

11 A. All the effort that was put into the  
12 legwork behind the power behind these documents.

13 Q. Are you referring to the UCCs that are  
14 cited in that?

15 A. Correct. I am, yes.

16 Q. In fact -- in fact, those UCCs were  
17 preexisting --

18 A. Yes.

19 Q. -- to your factualized trust; correct?

10:43AM 20 A. That is correct. From my understanding,  
21 those are the documents that you told us Merry  
22 Christmas. I'm pretty sure that was 2012. You told  
23 us you had -- you came on the radio and you said,  
24 "Merry Christmas. I've obtained the funds for the  
25 One People." Something to that effect anyway.

1 Sorry.

2 Q. That's fine.

3 Do you know anyone who understands  
4 those UCC documents?

5 A. You.

6 Q. Am I the only one that understands those  
7 UCC documents in your life?

8 A. I don't know these people personally, but I  
9 know that on the Blog Talk Radio shows, there are  
10:44AM 10 several people who understood those documents.

11 Q. But you state that you understood  
12 the -- I'm sorry. Could you repeat what you did  
13 understand about that factualized trust.

14 A. I understand the power behind and what it  
15 represents for us.

16 Q. Okay. But you never received information  
17 from me explaining how to use those UCCs at all?

18 A. No.

19 Q. Uh-huh. And, in fact, did you receive any  
10:45AM 20 information from me of how to use a factualized  
21 trust?

22 A. No.

23 Q. And you did deliver those to -- the  
24 factualized trust and this document, Exhibit 105,  
25 you did deliver those to Buddy Gregg?

1 A. I did.

2 Q. What day was that?

3 A. The 11th.

4 Q. The 11th. Okay.

5 And were you alone when you went to  
6 deliver them?

7 A. Actually, Alex and Val Wegner were with me  
8 at that point.

9 Q. Okay. And who are Alex and Val Wegner?

10:46AM 10 A. They're friends of mine who were involved  
11 with the Blog Talk Radio shows as well and became  
12 part of a tour that went across the United States  
13 known as the Opal Tour. And he was -- Alex was  
14 actually the mechanic for a lot of the RVs on that  
15 tour. And we became good friends, and I went and  
16 visited them in Wisconsin on one of my business  
17 trips.

18 Q. Do you remember what year that Opal Tour  
19 was?

10:46AM 20 A. I would say around 2014 -- 2013, 2014.

21 Q. 2013, 2014. So you had been friends with  
22 them since around approximately 2013, 2014?

23 A. No, I wasn't friends with them at that  
24 point. I didn't become friends with them until  
25 2015.

1                   We met in North Carolina. They were  
2 coming -- they wanted to meet me, and so they  
3 came -- they actually came to North Carolina, and we  
4 ended up renting a home together, living together  
5 for a while.

6           Q.     Were you working in North Carolina at the  
7 time?

8           A.     At that time, no. I had just left -- I had  
9 just left a farm job that I had been on for 11 years  
10:47AM 10 at that point.

11          Q.     How many years?

12          A.     11 years.

13          Q.     Okay. And you stated that Alex had been a  
14 mechanic on the RVs on that tour from 2013, 2014?

15          A.     Correct.

16          Q.     Okay. Is that why you had called him  
17 specifically to come --

18          A.     No.

19          Q.     -- to Knoxville?

10:48AM 20          A.     No. The reason I -- we had been discussing  
21 getting together here in Knoxville, because I told  
22 him -- I was excited when I moved to Knoxville  
23 because I just loved it here and I told everybody I  
24 had moved to heaven. So everybody wanted to come to  
25 heaven and see me.



1                   And Alex and Val were some of those  
2 people who wanted to come to Knoxville, and we had  
3 planned on a week during the summer to get together,  
4 especially since I was on the road a lot, and I was  
5 going to be off for the week of the 4th. And so we  
6 had planned on getting together.

7           Q.     Okay. So, in fact, they had come in July  
8 of 2017 -- during all of this, they had come  
9 here --

10:49AM 10       A.     Yes.

11       Q.     -- to see you?

12       A.     Yes.

13       Q.     What day? Do you remember what day they  
14 showed up?

15       A.     I think they ended up showing up on either  
16 the 9th or the 10th. I'm not sure exactly what day.

17       Q.     So July 9th or 10th --

18       A.     Approximately.

19       Q.     -- of 2017?

10:49AM 20       A.     Correct.

21       Q.     So, like, a day or two before going to  
22 Buddy Gregg?

23       A.     Yes.

24       Q.     Okay. And had you -- had you given them  
25 any cash to help them?

1           A.    I wired them a thousand dollars to help  
2   them with gas and food and whatever they needed to  
3   get here.

4           Q.    And what were they coming for?

5           A.    They were going to go with me to Texas to  
6   pick you up and go to USAA Bank.

7           Q.    Uh-huh.

8           A.    And keep me company.

9           Q.    So support?

10:50AM 10          A.    Yeah.

11          Q.    In fact, we were going to USAA Bank to  
12   handle a lot of the situations that were presented  
13   in court into evidence; is that correct?

14          A.    Correct, correct.

15                THE COURT:   We're going to take a break.  
16   It sounds like you're about to end, but let's go  
17   ahead and take a break anyway.

18                MS. TUCCI-JARRAF:   Okay.   Thank you.

19                THE COURT:   The jury is excused.

10:50AM 20          MS. TUCCI-JARRAF:   Thank you.

21                               (Jurors excused.)

22                THE COURT:   Let me just double-check.   And  
23   be seated just a moment.   You have a couple minutes  
24   left from what you said a few minutes ago.

25                MS. TUCCI-JARRAF:   I still need to cover

1 the incident with the FBI that day.

2 THE COURT: Right. So how much time do you  
3 anticipate?

4 MS. TUCCI-JARRAF: The FBI and then just  
5 the arrest of that day. Probably about another  
6 20 minutes.

7 THE COURT: All right. So, after that,  
8 Mr. Beane, that would finish the cross-examination.  
9 You've seen during this trial after

10:51AM 10 cross-examination --

11 THE WITNESS: Redirect.

12 THE COURT: -- there is the opportunity for  
13 redirect.

14 In your case, it would be the same  
15 factual narrative. So I'll ask you at the end of  
16 the cross-examination, "Do you have any redirect  
17 examination?" Do you think you do at this time?

18 MR. BEANE: Yes, I do.

19 THE COURT: So, again, that would be  
10:52AM 20 limited to the matters discussed on  
21 cross-examination and --

22 MR. BEANE: Correct.

23 THE COURT: -- you would need to do it in  
24 the same fashion that you did your direct  
25 examination.

1 MR. BEANE: Yes, sir.

2 THE COURT: And then the parties would have  
3 the opportunity for recross-examination based on  
4 your redirect.

5 MR. BEANE: Okay.

6 THE COURT: And then after that -- again,  
7 you can change your mind, but based on what you told  
8 me Friday, you don't have any other witnesses.

9 MR. BEANE: No, sir.

10:52AM 10 THE COURT: All right. So I'll ask you if  
11 you rest on your case, like the government rested on  
12 its case.

13 And then after that, Ms. Tucci-Jarraf,  
14 it would be your opportunity to make opening  
15 statement. Do you plan to make an opening  
16 statement?

17 MS. TUCCI-JARRAF: Yes, I do.

18 THE COURT: Then that will be how we will  
19 progress forward.

10:52AM 20 MS. SVOLTO: Your Honor, I have a quick  
21 question.

22 After Mr. Beane finishes his redirect,  
23 you said the parties would be afforded an  
24 opportunity to recross on the redirect. Will I be  
25 able to ask Mr. Beane questions that came out on the

1 cross between him and Ms. Tucci-Jarraf?

2 THE COURT: Yes.

3 MS. SVOLTO: Okay. Thank you.

4 THE COURT: We'll probably go in reverse  
5 order on recross, if there is any. We'll have  
6 Ms. Tucci-Jarraf and then finish with the government  
7 on recross.

8 MS. SVOLTO: Okay. Thank you.

9 THE COURT: We'll stand in recess.

10:53AM 10 THE COURTROOM DEPUTY: This honorable court  
11 shall stand in recess until 11:05.

12 (A brief recess was taken.)

13 THE COURTROOM DEPUTY: Remain seated and  
14 come to order.

15 THE COURT: All right. We'll bring the  
16 jury in in just a moment and continue.

17 (Jurors present in courtroom.)

18 THE COURT: Thank you. Everyone may be  
19 seated.

11:24AM 20 Miss Tucci-Jarraf, you may continue.

21 MS. TUCCI-JARRAF: Thank you.

22 BY MS. TUCCI-JARRAF:

23 Q. Without prejudice, I have a few other  
24 questions to clarify your direct testimony, as well  
25 as testimony we've heard here during this trial.

1                   On July 7th, there was paperwork that  
2 was supposedly done at Buddy Gregg --

3           A.     Right.

4           Q.     -- when you said that you had purchased the  
5 RV and there was paperwork done. To the best of  
6 your recollection, when was the -- was there more  
7 than one set of paperwork done?

8           A.     Yes.

9           Q.     Okay. When was the first set of paperwork  
11:25AM 10 done?

11           A.     Evidently that morning after they had  
12 called me and said they had received the wire and it  
13 was clear on the 7th; before I ever got to the  
14 dealership.

15           Q.     Okay. And there was a second set of  
16 paperwork done?

17           A.     Yes. When I walked into the -- and met the  
18 finance manager or officer there in the dealership,  
19 he turned the folder around with all the paperwork  
11:25AM 20 and it had Randy Beane on it. And I looked at him  
21 and I said, "This is not" -- I said, "Randy is a  
22 nickname for me." I said, "We need to do this in my  
23 full name." He said, "Oh, no problem." So he  
24 proceeded to print out, according to my driver's  
25 license, my full name.

1 Q. Okay. And, in fact, you had sent me over  
2 the e-mail, the first set of paperwork; is that  
3 correct?

4 A. That is correct, yes.

5 Q. And that was after you had gotten home to  
6 scan it in to send to me?

7 A. No, we did that there at the dealership.

8 Q. You scanned it and then e-mailed it to me?

9 A. Yes.

11:26AM 10 Q. And then, in fact, we had gotten on the  
11 phone with -- with Daron Walker --

12 A. Yes.

13 Q. -- to go over that paperwork.

14 A. Yes, we did that there in Daron's office.

15 Q. And I explained to him that I would have to  
16 finish up the paperwork for the actual public trust  
17 for their documents.

18 A. Yes.

19 Q. And that paperwork for their documents was  
11:26AM 20 done on the 11th of July?

21 A. No, we actually did a -- a trust document  
22 that I went and had printed out for him to use that  
23 day, went out right before lunch and had that  
24 printed and brought it back to him, and he did the  
25 third set of paperwork with the factualized trust

1 name.

2 Q. Uh-huh. And where did you get that?

3 A. E-mail; e-mail.

4 Q. Okay. And that example of the factualized  
5 trust document, not the eventual one that you did on  
6 the 11th, but the other one, did you pull that from  
7 a particular website or had --

8 A. You had e-mailed it.

9 Q. I had e-mailed it to you?

11:27AM 10 A. You had e-mailed it to me.

11 Q. Okay. It was not the same, though, as the  
12 final one that you submitted to them?

13 A. I never compared the two to see what the  
14 difference was, because on the 11th, I went -- you  
15 know, I received that e-mail, went to the office  
16 supply store and had that printed out and notarized.  
17 So I never had a chance to compare the two different  
18 pieces of paper and see what the difference might  
19 be.

11:28AM 20 Q. But they looked pretty much the same?

21 A. Yeah, they looked exactly alike to me.

22 Q. Okay. And, in fact, on that same phone  
23 call with you, Walker and myself, we went over the  
24 MSO?

25 A. Correct.



1 Q. And he confirmed that he would have to find  
2 it on-site or off-site?

3 A. No. He said that that was something they  
4 did all the time in the RV business and that the MCO  
5 was downstairs and they would get that and bring it  
6 up and fill it out.

7 Q. The MCO or the MSO? Are you --

8 A. I understand it's an MCO, Manufacturer's  
9 Certificate of Origin.

11:28AM 10 Q. Okay. MCO. I think he called it the birth  
11 certificate of the --

12 A. He called it the birth certificate. That's  
13 exactly right.

14 Q. Okay. On July 10th, I just had a few  
15 clarification questions. There was -- obviously you  
16 saw the video --

17 A. Yes.

18 Q. -- that DOJ played here during this trial.

19 A. Yes.

11:29AM 20 Q. Okay. And did you make that -- did you  
21 make a video recording?

22 A. No, I did not. I had a friend with me who  
23 did that.

24 Q. You did a video recording or --

25 A. No, not a video; just an audio recording.

1 Q. Did you -- did you make that or a friend  
2 made that?

3 A. My friend made that on her phone.

4 Q. Okay. Did you notify myself or the others  
5 that you guys were recording before the recording?

6 A. I don't remember.

7 Q. To the best of your recollection.

8 A. I think we did, but I don't remember  
9 exactly if that was -- I'm --

11:30AM 10 Q. Okay.

11 A. I do not remember.

12 Q. And then during that particular call, you  
13 and I both had used the word "attorney" to describe  
14 myself, didn't --

15 A. Yes.

16 Q. And I didn't correct you, did I?

17 A. No, you did not.

18 When you first -- when we first talked  
19 about -- in Mr. Walker's office, you had corrected  
11:30AM 20 me in Mr. Walker's office that you're not an

21 attorney, you're my lawyer, and I just kept saying  
22 attorney off the top of my head. So --

23 Q. I see. Yeah.

24 And that, in fact, I had clarified  
25 that I was the lawyer for the factualized trust --

1 A. Exactly.

2 Q. -- and not Mr. Beane, except for you --

3 A. Exactly.

4 Q. -- as trustee?

5 A. Exactly.

6 Q. So in your capacity as the trustee of the  
7 factualized trust --

8 A. Yes.

9 Q. -- that I was assisting and representing?

11:31AM 10 A. Correct.

11 Q. Okay. On -- now, a few clarification  
12 questions for July 11th, and then I will be --

13 A. Okay.

14 Q. -- done. I think I'll have all my  
15 questions answered.

16 The -- on July 11th, you had arrived  
17 with the paperwork, the factualized trust and the  
18 Declaration of Valid Sale, after you had  
19 stated -- after you had notarized it, or signed it  
11:31AM 20 and notarized it; is that correct?

21 A. That is correct.

22 Q. Okay. Just to make sure I got that  
23 correct.

24 And then you went back to Buddy Gregg  
25 with that particular paperwork. Do you recall

1 around what time that was?

2 A. I'm going to say somewhere around 11:00.

3 Q. Okay.

4 A. It may have been -- it's somewhere between  
5 11:00 and 1 o'clock because we had just  
6 had -- between -- it was not really breakfast and  
7 lunch; it was like a brunch, but it was on  
8 Monday -- or Tuesday.

9 Q. Okay. And that was -- who -- who was with  
10 you on that day?

11 A. That was my friend Angie, Alex and Val,  
12 Angie's son, and Angie's grandson and myself.

13 Q. Angie's grandson. Okay. They were all  
14 with you at the RV place?

15 A. No, we were all together at the restaurant.

16 Q. Oh, I'm sorry. I should have clarified.

17 Who went with you to Buddy Gregg?

18 A. Oh, Alex and Val.

19 Q. Alex and Val. And did all three of you go  
20 into the dealership?

21 A. I think me and Alex did. I'm thinking,  
22 yeah, it may have been all three of us went in. I  
23 can't remember exactly, but I know they -- yeah, I'm  
24 pretty sure they did.

25 Q. Okay. And at that time that you went in to

1 Buddy Gregg, did anyone notify you that there was a  
2 problem, a continued problem with the sale?

3 A. No. As a matter of fact, when I walked  
4 into the office and handed him the paperwork, he  
5 thanked me, and he said, "Your coach is up on the  
6 hill." He said, "I'll go up and start it up for  
7 you."

8 Q. Who did -- who was that?

9 A. One of the guys there in the office  
11:33AM 10 sitting -- there was -- Mr. Byrnes (*sic*) was sitting  
11 behind his desk, and then Mr. Forbes and then  
12 another guy was sitting there, and I don't remember  
13 the other guy's name, but he stood up and he said,  
14 "I'll go get your keys and start it up for you."  
15 Because it was hot outside. Of course, it's  
16 July 11th. It was -- the humidity, I think, was  
17 pretty high that day and the temperature was close  
18 to 100.

19 Q. Okay. While he was getting it started,  
11:33AM 20 did -- were you following him out or were you still  
21 in there?

22 A. No, he got -- he went on the golf cart on  
23 up to the coach and met us up there. I actually  
24 parked the truck in the parking lot and was taking  
25 Alex and Val up to show them the coach.

1                   We couldn't find it. There was  
2 a -- there was a couple there that were identical in  
3 color and everything to mine that I saw one in the  
4 shop that I thought was mine.

5                   But mine was parked back in the corner,  
6 kind of between a bunch of other coaches back in the  
7 corner of the fence there in the lot.

8                   And so when we found it -- well,  
9 actually, the guy that brought the key up showed me  
11:34AM 10 where it was, and I took Alex and Val up there and  
11 was showing them the coach.

12           Q.    Had you seen it the day before?

13           A.    The day before, no.

14           Q.    When you were there for the conference?

15           A.    No. I was told it was up in the shop  
16 getting some of the things that needed to be done.

17           Q.    Okay. And on -- so on July 11th, after you  
18 had gone in, before the guy went out to go get your  
19 car, had -- did you speak with Mr. Byrnes (*sic*) or  
11:35AM 20 Mr. Forbes?

21           A.    Mr. Byrnes (*sic*) was sitting at his desk,  
22 and I went in and handed him the documents because  
23 he's the one that requested them.

24           Q.    Did you get a conformed copy -- I mean, get  
25 a stamp from them saying that they had them, that

1 they had received them?

2 A. No, I didn't get anything other than just  
3 they were tickled to have them, and, you know, he  
4 said my keys -- he'd take my keys up there and get  
5 my coach.

6 Q. And was your understanding of my actions  
7 was to provide the -- the UCCs, the underwriting for  
8 that document to Palmisano or Palmisano -- excuse  
9 me -- Mrs. Palmisano?

11:36AM 10 A. Yes, I understood you were going to e-mail  
11 all the documents that supported the factualized  
12 trust and everything that was needed in order to  
13 verify where the money fund -- the funds originated.

14 Q. So you didn't produce any of that --

15 A. No.

16 Q. -- underwriting to them that day?

17 A. No.

18 Q. Okay. So you left and went out to go into  
19 the motor home. And what happened? The FBI showed  
11:36AM 20 up?

21 A. No, not at that point. At that point,  
22 Al -- Val was -- she felt like she was getting a  
23 heatstroke. So we got the RV started and she got  
24 inside to where she could cool off.

25 Alex and I were walking around the

1 outside, but one of the guys from Buddy Gregg came  
2 out there and was just chitchatting with me about,  
3 you know, where was I planning on going. I said,  
4 "Well, I'm headed to Texas."

5 And he said, "Well" -- you know, he  
6 kept pointing things out. "Let me take care of this  
7 before you leave. Let me take care of this before  
8 you leave. How about" -- "As a matter of fact, come  
9 in the office over here."

11:37AM 10 So I said, "Well, I'll  
11 just" -- "Whoever needs to talk to me, just have  
12 them come out here. I've got some friends out here  
13 and I don't want to leave them. Just have them come  
14 out here and talk to me."

15 So at that point he went to the office,  
16 came back with some tools, and there was a -- where  
17 the TV is on the outside of the coach, I lifted it  
18 up, and around the rubber rim, there was a wire  
19 sticking out that would cut someone, and I asked him  
11:37AM 20 if he would please cut that wire off because it was  
21 dangerous. And he looked at me and he said, "Yeah,  
22 you're right."

23 So he cut that wire off. He said,  
24 "Hey, come on to the office with me." And I  
25 thought, "Well, what's he trying to keep getting me



1 to the office for?"

2 And so I walked with him to the office.  
3 When I walked in, everybody in the office was  
4 looking at me. And I just stood there and looked at  
5 them. I didn't feel very comfortable.

6 He said, "Have a seat right here." And  
7 I said, "Who am I here to see?" He said, "The boss.  
8 He's out to lunch." I said, "Well, when he comes  
9 back, I'll be in the coach. Have him to come out  
10 there and get me."

11:38AM

11 So I walked out. And as soon as I  
12 walked out the door, there was a car pulled up with  
13 a couple of these agents in. I didn't know they  
14 were agents, but I could tell with -- by the suits  
15 and ties they had on, they were not customers.

16 So I walked -- I proceeded to go on to  
17 the coach, and at that time I was on the telephone  
18 with you.

11:38AM

19 So I sat down in the coach and was  
20 waiting for it to cool off, and here comes this car  
21 pull up in front of the coach blocking it in. And  
22 all these fellows get out and run -- come to the  
23 door telling me to open the door.

24 And then Alex opens the door and let's  
25 them in, and they're coming in telling me I'm under

1     arrest; I'm a fugitive out of Colorado, and I'm  
2     trying to tell them I've never been to Colorado.

3                 Well, they grab me and pulled me  
4     outside the coach and start beating me and throwing  
5     me on the ground. One of them has got his foot on  
6     my head and telling me to -- I'm telling him, "I  
7     can't breathe." And he's saying, "You're going to  
8     have to breathe."

9                 Well, when I did breathe, my mouth was  
11:39AM 10     stuck full of dirt and grass because he had my head  
11     so far down in the grass, I couldn't do anything.

12                Q.    If you can -- is that officer here in this  
13     room right now?

14                A.    I didn't -- at that point, I think -- I  
15     don't see him now. He was in here.

16                       This gentleman here known as Mr. Pack  
17     who I've pointed to several times, and then  
18     Mr. Parker Still.

19                Q.    Uh-huh.

11:39AM 20               A.    There was a lady who was pregnant and then  
21     the bald-headed guy. I don't remember his name.  
22     Jimmy Duran or something like that.

23                Q.    Okay.

24                A.    I think Mr. Duran was the one that was  
25     manhandling me the most.

1 Q. Okay. In fact, you and I were on the phone  
2 prior to someone showing up, and you had said  
3 that --

4 A. Yes.

5 Q. -- there were guys in suits?

6 A. Yes.

7 Q. And I had asked if they had approached you.

8 A. Yes.

9 Q. And you said no.

11:40AM 10 A. Right.

11 Q. And you were already in the coach as we --

12 A. I was sitting --

13 Q. -- were talking?

14 A. Yes, I was sitting in the driver's seat  
15 trying to cool off because it was so hot outside.

16 Q. Uh-huh. In fact, I told you just to remain  
17 calm --

18 A. Yes.

19 Q. -- and if they want to contact you, just  
11:40AM 20 hand them the phone so I can figure out who they  
21 are?

22 A. Exactly; exactly.

23 Q. In fact, I kept repeating, "Stay calm."

24 A. Right.

25 Q. "Just speak with them"?

1 A. Right.

2 Q. Uh-huh. But to let me speak with them to  
3 at least figure their identification --

4 A. Right.

5 Q. -- and their purpose?

6 A. Right.

7 Q. Okay. And then so you could talk to them?

8 A. Exactly.

9 Q. Figure out what's going on?

11:41AM 10 A. Right.

11 Q. Because at that time I told you perhaps it  
12 was part of trying to figure out the identity of who  
13 was messing around with the accounts?

14 A. Exactly.

15 Q. Uh-huh.

16 A. Exactly.

17 Q. It appears they weren't calm that day?

18 A. They were not calm.

19 Q. They didn't ask to talk to you?

11:41AM 20 A. No, they wouldn't let me talk. They  
21 wanted -- they wanted -- it was obvious that they  
22 wanted me -- they wanted to manhandle me and they  
23 wanted me down.

24 Q. Okay. And you received an injury that day?

25 A. On the back of my head. Of course, you

1 know, I'm in handcuffs; so I can't feel it, but I  
2 can feel blood trickling.

3 Q. You had stated that and we had heard  
4 testimony that it was facedown on the ground.

5 A. Yes, it was facedown.

6 Q. So how did you receive an injury to the  
7 back of your head?

8 A. They manhandled me pretty good. They  
9 twisted this arm up pretty good (indicating). But I  
10 don't remember. There was so much activity going  
11 on. Things were flying by. So I don't remember  
12 exactly how the back of the head got hurt, but I was  
13 hurting all over. I had a black eye and --

14 Q. Okay.

15 A. -- several bruises all over my body after a  
16 couple days.

17 Q. Did they offer you medical attention?

18 A. They -- they amazingly had an ambulance  
19 pull up and ask me to -- if I wanted to be looked  
20 at, and I told them no.

21 Q. So an ambulance was already present  
22 before --

23 A. I mean, the ambulance --

24 Q. -- you came out of the RV?

25 A. -- pulled up during the arrest.

1 Q. Oh, okay. I see what you're saying.

2 The ambulance arrived while you were  
3 being arrested?

4 A. Yes.

5 Q. And -- I'm sorry -- I didn't hear your  
6 answer. Did you get medical attention?

7 A. No.

8 Q. Did you refuse the medical attention?

9 A. Yes, I did.

11:43AM 10 Q. Okay. After that, did they put you into a  
11 patrol car?

12 A. No, at that point, they -- they pulled my  
13 pants down around my waist and made me stand there  
14 in handcuffs. And there were people everywhere,  
15 just everywhere watching, but I was standing there  
16 in my underwear, basically, with my shorts down  
17 around my thighs with my handcuffs on with a bandage  
18 wrapped tight around my head.

19 Q. But you said you had refused medical  
11:43AM 20 attention. Who did the bandage around your head?

21 A. Mr. Pack did.

22 Q. Mr. Pack?

23 A. Yes.

24 Q. Mr. Pack.

25 A. The gentleman with the glasses there.

1 Q. Okay.

2 A. And he put it on really tight.

3 Q. And you were in your underwear?

4 A. They had pulled my pants down so that I was  
5 standing there with my underwear showing with my  
6 hands cuffed.

7 Q. And there were people around?

8 A. There were people everywhere.

9 Q. Okay. Did they say -- were you told why  
11:44AM 10 your pants were pulled down?

11 A. I was told nothing. I was just told there  
12 was a warrant for my arrest out of Colorado, and I  
13 kept trying to tell them, "I've never been to  
14 Colorado."

15 Q. You told them that?

16 A. Yes. They said they didn't care.

17 Q. Did you ask to see the warrant?

18 A. Yes.

19 Q. Did they produce a warrant --

11:44AM 20 A. No.

21 Q. -- that day?

22 A. No.

23 Q. Did they identify themselves?

24 A. No.

25 Q. Did they say what agency they worked for?

1 A. No, nothing.

2 Q. Did they give you -- nothing?

3 A. Nothing.

4 Q. Did they at least tell you why you were  
5 arrested?

6 A. No, nothing; nothing. They didn't say  
7 anything to me. Other than the fact that  
8 Colorado -- I was a fugitive of Colorado.

9 Q. Okay. So they did tell you --

11:45AM 10 A. They told me I was a fugitive out of  
11 Colorado.

12 Q. "Fugitive out of Colorado."

13 So the first time you had ever heard  
14 that was from the F- -- from whoever was present,  
15 Mr. Parker Still, Mr. Pack, and Mr. --

16 A. Yes, that's correct.

17 Q. -- Duran, I think.

18 Was Mr. Patter- -- or Officer  
19 Patterson there as well? He was the one that  
11:45AM 20 testified about cyber -- he does cyber stuff  
21 from --

22 A. I never saw him.

23 Q. -- the University of Tennessee Police  
24 Department.

25 A. There were several officers walking around.



1 I don't recall who they were or know who they were.

2 Q. Were any of them in uniforms?

3 A. Only one. There was a Knox County Sheriff  
4 there with a dog. When they had me on the ground,  
5 they had the dog with his -- he was wanting to bite  
6 me. He had -- he was growling at my head.

7 Q. So approximately -- just -- I know your  
8 recall may be a little different just because of the  
9 events, but, if you recall, approximately how many  
10 office -- officers were present in that moment?

11:46AM

11 A. There -- there was -- I know there was  
12 four -- I'd say around nine.

13 Q. So approximately --

14 A. That I could see. I could see other  
15 officers off in the distance, like what  
16 they're -- like Mr. Byrnes (*sic*) was talking about  
17 at the gates and stuff. But they weren't up there  
18 close to where I was.

19 Q. Okay. So at the RV where you were, there  
20 was approximately nine officers and only one was in  
21 uniform?

11:47AM

22 A. Only one.

23 Q. Were the others dressed with, like, field  
24 jackets on that --

25 A. They had on --

1 Q. -- said anything?

2 A. -- suits just like they're wearing today;  
3 just suits.

4 Q. So out of the approximately nine officers,  
5 eight of them had business suits on?

6 A. Yes, ma'am.

7 Q. Okay. At that point, you said that they  
8 had pulled your pants down and you were in your  
9 underwear. Were you just standing there or were  
10 they taking you to the car?

11:47AM

11 A. No, I stood there for -- I bet I stood  
12 there for a good 45 minutes to an hour before they  
13 ever put me in the car.

14 Q. In your underwear?

15 A. In my underwear.

16 Q. Okay. Do you recall the kind of squad  
17 car -- or did they put you in a squad car --

18 A. Eventually they did.

19 Q. -- with lights?

11:48AM

20 A. They put me in a Knox County Sheriff's car.

21 Q. Knox Sheriff.

22 Is that the one officer that was in  
23 uniform that was there?

24 A. Yes, that was the one officer that was  
25 there, yes.

1 Q. Okay. And did you immediately leave the  
2 site once you got put into the car?

3 A. No, no.

4 Q. How long did you stay on-site?

5 A. Probably another 30 minutes.

6 Q. Was the officer in the car with you?

7 A. No.

8 Q. Was he talking to the other officers that  
9 were there?

11:49AM 10 A. Yeah, they were all walking around  
11 discussing things outside the car.

12 Q. You couldn't -- could you hear them --

13 A. No.

14 Q. -- discussing -- you could just see them?

15 A. Yeah.

16 Q. Were they within your visual the whole  
17 time?

18 A. No.

19 Q. Okay. So approximately 30 minutes after  
11:49AM 20 you get put into the car -- were your pants at least  
21 pulled up before you got put into the car?

22 A. I think at that point they did pull my  
23 pant -- I don't think they buttoned them, but I  
24 think they pulled them up.

25 Q. So 30 minutes on-site waiting for the

1 officer to get back in. At that point, did the  
2 officer drive you back or drive you anywhere?

3 A. He took me to a Weigel's store and swapped  
4 me in another sheriff's car.

5 Q. Sorry. A Knox Sheriff, that you originally  
6 got placed into his car, drove you to where?

7 A. To Weigel's. It's a -- it's a convenient  
8 store on Lovell Road and met another officer and  
9 swapped me and put me in his car.

11:50AM 10 Q. So Weigel's, W-y-g-e-l?

11 A. No, it's Weigel's. W-i-e-g-e-l-s-e (*sic*).  
12 G- -- W-i-e- -- Weigel's, W-i-e- --

13 THE COURT: W-e-i-g-e-l-'-s.

14 MR. BEANE: There you go. Thank you,  
15 Judge.

16 MS. TUCCI-JARRAF: Thank you. Sorry. I'm  
17 not from here; so I don't know all these names.

18 BY MS. TUCCI-JARRAF:

19 Q. Okay. So you went into this other Knox  
11:50AM 20 Sheriff car?

21 A. Yes.

22 Q. Did they swap out the handcuffs when  
23 you --

24 A. No.

25 Q. -- went from one car to the next?

1           A.    No.  And the officer that was in that car,  
2   I know his name was Officer Blaine.

3           Q.    Officer Blaine?

4           A.    B-l-a-i-n-e.

5           Q.    Okay.  Swapped to -- were you -- were you  
6   shackled at this -- during --

7           A.    Just handcuffed; just handcuffed.

8           Q.    In the front or the back?

9           A.    In the back.

11:51AM 10          Q.    In the back.

11                    Okay.  So Officer Blaine from Knox  
12   Sheriff, did he -- did he then drive you somewhere?  
13   Did he drive you to the precinct?

14           A.    We then proceeded towards Knox County Jail  
15   via I-40 east.

16           Q.    I apologize because I'm not familiar  
17   with --

18           A.    Right.

19           Q.    -- this whole area.

11:51AM 20                    There is a Knox County Sheriff's  
21   Office here downtown, isn't there?

22           A.    I -- I don't know.

23           Q.    Or is this the Wilson D. -- the detention  
24   facility they were driving you to?

25           A.    The detention facility.

1 Q. Oh, okay. So it was -- he was taking you  
2 out of --

3 A. We were leaving Lovell Road headed on 40  
4 east to Knox County Detention Facility.

5 Q. Okay. So they took you straight to the  
6 detention facility; no more stops?

7 A. Right. That was -- while we were on the  
8 way is when I passed -- we came up behind the coach,  
9 and I said to Officer Blaine, I said, "That looks  
11:52AM 10 like my coach." And as we drove by, that's when  
11 Mr. Pack and Mr. Still were laughing and -- pointing  
12 at me and laughing.

13 Q. They were driving your RV?

14 A. Yes, they were driving the RV.

15 Q. Who was driving? Mr. Parker?

16 A. Mr. Pack was driving and Mr. Parker was  
17 sitting in the passenger seat.

18 Q. And you now know Mr. Pack and Mr. Still and  
19 Mr. Duran to be with the Federal Bureau of  
11:52AM 20 Investigations?

21 A. Yes.

22 Q. Knox County, or in Knox?

23 A. From the discovery that I've read, yes. I  
24 don't know that other than through discovery that  
25 I've read.

1 Q. But at that time you didn't know?

2 A. I had no idea.

3 Q. Okay. And then when you get to the  
4 facility --

5 A. Uh-huh.

6 Q. -- where -- are you immediately taken in?

7 A. No. We pull up in the sally port, they  
8 call it. It's an area where there is a garage door,  
9 you pull in, and then the garage door comes down and  
10 you wait until --

11:53AM

11 Q. Oh, yeah.

12 A. -- to go into the jail.

13 Q. So you're in this -- how long were you in  
14 the sally port?

15 A. Three hours.

16 Q. Did they have the -- both doors down?

17 A. Yes, ma'am. And I sat in the back of the  
18 patrol car for three hours.

19 Q. Was an officer with you in the car?

11:53AM

20 A. Actually, he was sitting outside the car on  
21 his phone. And I asked him why it was taking so  
22 long. And he said, "We can't find a reason to put  
23 you in jail." He said, "The jail will not accept  
24 you." And he said, "I can't take you in that jail  
25 without" --

1 MS. SVOLTO: Your Honor, I'm going to  
2 object to the hearsay of the officer.

3 THE COURT: Sustained.

4 You can't testify about what someone  
5 else told you unless there is an exception to the  
6 hearsay rule, which I don't hear being offered. So  
7 let's move on to the next question.

8 MS. TUCCI-JARRAF: I'm not supposed to do  
9 his --

11:54AM 10 THE COURT: Well, I'm sustaining the  
11 objection --

12 MS. TUCCI-JARRAF: -- objections.

13 THE COURT: -- to that question.

14 Well, it's your question; so you can  
15 respond. But I've sustained the objection. So just  
16 go on to the question.

17 MS. TUCCI-JARRAF: But may I respond to her  
18 objection --

19 THE COURT: No, just go on.

11:54AM 20 MS. TUCCI-JARRAF: -- in the future?

21 THE COURT: Yes. Go ahead.

22 BY MS. TUCCI-JARRAF:

23 Q. Were you -- that whole three hours you were  
24 just sitting there, were you offered any water?

25 A. No.



1 Q. Food?

2 A. No.

3 Q. Bathroom?

4 A. No. He kept saying he could not take me in  
5 the jail. I was begging for water because it was so  
6 hot outside.

7 Q. Okay. So, to the best of your knowledge,  
8 the jail wouldn't let you in?

9 A. Right, the --

11:55AM 10 Q. Okay.

11 A. -- jail would not let me in.

12 Q. Thank you.

13 Okay. So, eventually, three hours  
14 later, you're let into the facility?

15 A. Yes.

16 Q. Okay.

17 A. The officer made the comment that --

18 THE COURT: Well, let's just answer the  
19 question as to whether you were led into the

11:56AM 20 facility. And the answer is yes. So go on to the  
21 next question.

22 MS. TUCCI-JARRAF: Thank you.

23 BY MS. TUCCI-JARRAF:

24 Q. I have one clarifying question. During  
25 that three hours you were in the sally port waiting

1 for someone to take you into the jail, were there  
2 any other vehicles coming and going in that sally  
3 port --

4 A. Yes.

5 Q. -- or people getting -- going into the jail  
6 for processing?

7 A. Yes.

8 Q. So it was just you --

9 A. Yes.

11:56AM 10 Q. -- being held out there?

11 A. Yes.

12 Q. You saw other people with handcuffs being  
13 walked in?

14 A. Yes.

15 Q. Okay. So you were taken inside. And were  
16 you immediately processed?

17 A. No.

18 Q. Okay. Approximately from the moment that  
19 you were taken into the -- from the car and brought  
11:56AM 20 into the facility, how much time expired before you  
21 were actually being processed?

22 A. Well, the first thing they do when they get  
23 you there is they dress you out. They take off your  
24 civilian clothes and put jail clothes on you. They  
25 did that immediately. But the paperwork didn't

1     happen until later that night.  It was like -- I  
2     think it was like 1:00 or 2:00 in the morning.

3           Q.     So if the arrest happened at approximately  
4     11:00 -- or the RV/Buddy Gregg situation happened  
5     approximately around 11:30 in the morning, it wasn't  
6     until the next morning that you -- around 1:00 or  
7     2:00?

8           A.     Yes.

9           Q.     So on the 12th?

11:57AM 10       A.     Correct.

11          Q.     Did you have access to a phone at that  
12     time --

13          A.     Yes.

14          Q.     -- to call anyone?

15          A.     Yes.

16          Q.     Did you make phone calls?

17          A.     Yes, I called out.  I think I called Alex.  
18     Maybe my friend Patricia.

19          Q.     Okay.  So they knew where you were?

11:58AM 20       A.     Yes.

21          Q.     Okay.  And after you were processed,  
22     were -- you were taken up to classification?

23          A.     It was, like, 4 o'clock in the morning  
24     before they ever took me to classification.

25          Q.     Okay.  And did you ever have a visit -- did

1 you ever figure out the Colorado thing, as far as  
2 were you asked if you had ever been to Colorado?

3 A. Yeah, a lady showed up and asked me if I  
4 had ever been to Colorado, and I said no, and she  
5 said (witness made a nonverbal sound) and turned  
6 around and walked out. That was all that was --

7 Q. That was after you had been classified?

8 A. Yes, that was.

9 Q. So was that on the 12th? Do you recall  
11:59AM 10 what day?

11 A. That was on the 12th. And it was around --  
12 I think it was, like, 9:00 or 10 o'clock in the  
13 morning.

14 MS. TUCCI-JARRAF: I have no further  
15 questions. Thank you.

16 THE COURT: All right. Thank you.

17 MR. TUCCI-JARRAF: Thank you, Mr. Beane.

18 THE COURT: That concludes the respective  
19 cross-examination.

11:59AM 20 As has been discussed with Mr. Beane,  
21 you now have the opportunity for redirect, and you  
22 indicated you'd like to do redirect --

23 MR. BEANE: Yes.

24 THE COURT: -- which would be given in the  
25 narrative fashion that you testified to earlier. So

1 go ahead with your redirect --

2 MR. BEANE: Okay.

3 THE COURT: -- at this time.

4 MR. BEANE: Okay. I wrote down a lot of  
5 stuff. So is it okay if I use my notes?

6 THE COURT: Yes.

7 REDIRECT EXAMINATION

8 MR. BEANE: Okay. One of the things I  
9 wanted to clarify is: There was a phone call that  
10 was played for the Court in which two USAA employees  
11 are discussing something. I want you to understand  
12 that I was not privy to that discussion because I  
13 was on hold listening to music. So a lot of that  
14 information in that phone call I didn't hear until  
15 you guys heard it. The lady in the background, I  
16 never heard her say anything. So that information  
17 was new to me.

18 I've discussed what happened on the 4th  
19 already. And on the 5th, I discussed about paying  
12:00PM 20 the credit cards and the vehicles off.

21 On the 5th, I also went to Buddy Gregg  
22 and spent time with Dan Settler, I believe is his  
23 last name, and I proved that through the  
24 documentation that I asked Mr. Byrnes (*sic*) about  
25 that was dated for the 5th, and he denied it, but I

1 was actually there on the 5th talking with  
2 Mr. Settler for quite a while.

3 We looked at several coaches and  
4 discussed why I needed a coach; how long he had been  
5 in the business, and we spent quite a bit of time  
6 together that day. And then I came back home. And  
7 that's the night that I purchased the CDs.

8 The next morning when I got up, I  
9 called USAA about the credit line, toward -- about  
12:01PM 10 getting a credit line on the CDs. And that's when  
11 she discussed with me that I might be best just to  
12 go ahead and cash -- cash one in if I wanted to.  
13 And in the conversation with her, I was surprised  
14 that you could cash one in. I thought you had to  
15 let one mature out before you could cash it in.

16 And so we discussed that. And she  
17 explained to me that I didn't have to. And when I  
18 asked her how much and she told me it was only \$47,  
19 I said, "Well, if I can do that, then that's what  
12:02PM 20 I'm going to do." So we did that. And in a matter  
21 of a few minutes, she put it into my checking  
22 account.

23 I went to breakfast, and after  
24 breakfast, I stopped by Ted Russell Ford. I was  
25 driving my Lincoln Navigator, and the running board

1 wasn't working properly on my Navigator. So I  
2 wanted to stop in and find out what it was going to  
3 cost me to get a new motor put on my running board  
4 because they're electric. When you open the door,  
5 the running board goes down; when you close the  
6 door, the running board comes back up.

7 Well, the motor had burned out, and so  
8 the running board was staying down. And so after  
9 breakfast, I stopped into Ted Russell Ford to  
10 inquire about getting a motor for my running board.

11 While there and waiting for them to  
12 price it, I decided to walk out and look at trucks.  
13 Well, this spunky little sales lady came out and  
14 started talking to me, and she said, "Do you see  
15 anything you like?" And I said, "Yeah, that one  
16 right there has got my name all over it."

17 So we started talking, and the next  
18 thing I know, I'm driving it. And she tells me  
19 that -- her story about how she just started; her  
20 mother has been with the dealership for 20-some  
21 years, and she had just started and this would be  
22 her first sale. And I thought, well, today is your  
23 lucky day. I felt like I could help her out and  
24 boost her morale by purchasing the truck. So we  
25 went in the dealership, made the deal, and I drove

1 the truck off the lot.

2 I came back home and picked up my car,  
3 took it to Christian Brothers to drop it off. At  
4 that point Christian Brothers drove me back downtown  
5 to pick up my Excursion and bring it back for  
6 repairs. So at that point I had three vehicles in  
7 the shop for repairs that day and I was driving the  
8 new truck.

9 After I came back home that evening  
12:03PM 10 after being dropped back off by Christian Brothers,  
11 I got to thinking about the coach and how  
12 much -- how much did that thing cost. I didn't  
13 remember.

14 So I called the salesman at Buddy  
15 Gregg, and I said, "Dan, how much was that coach?"  
16 He said, "It was \$750,000." He said, "Do you think  
17 you want it?" I said, "Well, that's a lot of  
18 money." And he said, "Well, let me get a price  
19 together and I'll call you back."

12:04PM 20 So he called me back in about  
21 15 minutes, and he said, "We're going to cut that  
22 price on that thing about \$250,000." I said, "Wow,  
23 that's a huge markdown."

24 He said, "Well, the story behind it is,  
25 we can't get any 2018s until we sell that coach."



1 And I said, "Well" -- he said, "If you'll help us  
2 out, we're going to help you out." I said, "Okay."  
3 I said, "Well, what do you need from me if we go  
4 ahead and do the purchase?" He said, "Well, if  
5 you'll do a \$10,000 payment" -- "down payment over  
6 the phone, I'll hold this coach for you." He said,  
7 "I'll need the rest in a wire." I said, Well, I've  
8 never done a wire. How do you do that?" He said,  
9 "Well, all you need from me is my bank information."  
12:05PM 10 He said, "Call your bank and set up the wire  
11 transfer." I said, "Well, can I do that in the  
12 morning?" He said, "That will be fine."

13 So I did the \$10,000 deposit over the  
14 phone that afternoon. The next morning on the 7th,  
15 I got up early, went to breakfast, and while I'm  
16 eating breakfast, I decided to call USAA and do this  
17 wire transfer. Got on the phone with a really nice  
18 guy at USAA and he explained the wire transfer  
19 process to me.

12:05PM 20 I realized I didn't have my briefcase  
21 with me at breakfast. So I went out to the truck,  
22 and I think during the audio recording, you can hear  
23 the wind blowing of me walking out to the truck. So  
24 I went out into the truck and got the information he  
25 needed for their end of the wire transfer. He

1 proceeded to get the wire transfer, and within a few  
2 minutes, he was done.

3           Within 10 to 15 minutes, I got a call  
4 from Buddy Gregg. He said, "We got your wire  
5 transfer." And I said, "Wow, that was quick." He  
6 said, "If you want to come and sign the paperwork,  
7 we'll have it ready when you decide you want to come  
8 and do it." I said, "Well, I'm at breakfast and  
9 I've got a few errands to run, but I'll come on down  
12:06PM 10 and sign it when I get done with all that." He  
11 said, "Well, we'll look forward to seeing you when  
12 you get here."

13           So when I get to the Buddy Gregg  
14 dealership, Dan is sitting out on the golf cart, and  
15 we converse a little bit. He said, "Come on  
16 inside." He takes me inside and he introduces me to  
17 Mr. Walker, who is the finance manager.

18           So we go in Mr. Walker's office, and I  
19 sat down at his desk and he pulls out this folder of  
12:06PM 20 paperwork, and I noticed that it's -- it all has  
21 Randy Beane on it.

22           So I looked at him and I said, "I can't  
23 do this paperwork with Randy Beane on it." He said,  
24 "Why not?" I said, "Because my full name is Randall  
25 Beane." And I pulled out my driver's license and

1 showed him. And I said, "I'd prefer to be under  
2 Randall Beane." He said, "That ain't no problem."  
3 So he proceeded to print out the paperwork according  
4 to my driver's license at that point.

5 Well, sometime in the process of all  
6 that, I was on the phone with Heather and we were  
7 discussing the deal, and she said, "Do you" -- "did  
8 you get the MCO for the vehicle?" And I said, "No."  
9 She said, "Well, you'd really need to get the MCO  
10 and do it in the trust name." And I said -- she  
11 explained to me the benefits of having the MCO  
12 versus the title, and especially doing it into a  
13 trust.

14 So I went back to the dealership and  
15 discussed with Mr. Walker the situation, and we got  
16 on the phone with Heather at that point. And he  
17 said, "This is no big issue." He said, "We do this  
18 all the time." He said, "We'll just redo the  
19 paperwork. You bring me the trust documents."

12:07PM 20 So I went and got those ready and came  
21 back, and at that point we redid the paperwork a  
22 third time under the trust -- with all the trust  
23 documents at that point.

24 After getting the paperwork signed,  
25 the -- Dan said, "We're going to put your vehicle up

1     there in the shop." And he said, "We're going to go  
2     through and wax it, do everything to it." He said,  
3     "It might be ready tomorrow; it might be ready this  
4     afternoon." He said, "But I'll call you and let you  
5     know when you can come back and pick it up." I  
6     said, "Okay. No rush."

7                 So I left Buddy Gregg at that point,  
8     and because we had done the title work or the  
9     paperwork and gotten the MCO, I thought, well, I  
12:08PM 10     better get that on the truck, too.

11                So I went by Buddy -- Ted Russell on  
12     the way back home, which I lived downtown at that  
13     time, and I'm on -- I'm at Turkey Creek. So I'm  
14     headed back toward downtown Knoxville, and I  
15     thought, well, I'll just run by Ted Russell on my  
16     way home and tell them that we need to get the MCO  
17     for the truck just like we did for the RV. Showed  
18     him the paperwork; showed him exactly what we had  
19     done. And he said, "Okay. We can do that.

12:08PM 20     Shouldn't be any problem."

21                And at that point I left the Ted  
22     Russell dealership and went back home. Excuse me  
23     while I read this just to recollect my thoughts  
24     here.

25                THE COURT: Does he want some water, Julie?

1           MR. BEANE: Oh, okay. That afternoon when  
2 I was at -- when I had gotten back home, I got a  
3 call from Dan. He said, "I pushed these guys and I  
4 got your coach ready. Do you want to come and do  
5 the walk-thru?" I said, "Yeah, sure. That sounds  
6 exciting."

7           He said, "Well, I've got a guy that's  
8 ready to do it for you." He said, "How soon can you  
9 be here?" I said, "Well, I think I can be there in  
10 20 minutes." He said, "Well, come on."

12:09PM

11           So I got in my truck, headed to Buddy  
12 Gregg, and they had the coach backed into what's  
13 called the camping area at Buddy Gregg, and he took  
14 me up there on the golf cart. I met a guy named  
15 Eric. Eric proceeded to show me -- we spent an  
16 hour-and-a-half going through all the controls.

17           There was a control panel in the coach  
18 that's like a screen that you control all the -- all  
19 the shades, everything on the coach through. So he  
20 was teaching me all about that; the generator, the  
21 water, the power, all the hookups.

12:09PM

22           It has four slides on it. He taught me  
23 how to operate all that. He showed me how to -- he  
24 just showed me a lot of stuff. There was a huge  
25 owner's manual. It looked like a big briefcase. He

1 showed me all that.

2 So we did go through the coach. This  
3 is getting on later in the afternoon. Now, they  
4 were at closing time. So this had to be 6 o'clock  
5 or after. He stayed after closing to go over the  
6 coach with me. So it was probably going on around  
7 towards 7:00.

8 At that point I got a call from a  
9 girlfriend of mine who was coming to see me and we  
12:10PM 10 were going to go have dinner that evening and hang  
11 out.

12 So we -- at that point she came on up  
13 to Buddy Gregg, parked her car there at the coach,  
14 and we left in my truck and went and did a little  
15 bit of shopping and went and had dinner.

16 Well, while we were at dinner, I looked  
17 at my phone and I'm checking my balances and I  
18 noticed on my checking account it said that I needed  
19 to sign a signature card, but it would not let me  
12:11PM 20 access that signature card, and at that point is  
21 when I made the phone call to USAA from the parking  
22 lot at the restaurant we were eating. And that's  
23 when the phone call that was recorded was played.

24 While I was out in the parking lot,  
25 this conversation is taking place between these two

1 employees at USAA that I'm not privy to because I'm  
2 listening to music. So I don't hear what's going on  
3 on the USAA side of the conversation.

4 And at the end of the phone call, I'm  
5 no more informed of why I need to sign a signature  
6 card than I was when I called. The guy seemed very  
7 confused about what was going on and offered an  
8 apology, that we would get this straightened out.

9 So, at that point, I went back  
10 to -- went back inside the restaurant, finished  
11 dinner, and we proceeded back to my apartment at  
12 that point and waited for my brother to come into  
13 town that night. He always came in on the weekends.

14 And when he got there, we took off back  
15 to Buddy Gregg, and he and I spent the night in the  
16 coach there on the property at Buddy Gregg and got  
17 up the next morning, Saturday, had breakfast.

18 At that point I think I had talked to  
19 Heather, and we were discussing about the truck and  
12:12PM 20 maybe it was best if I just take the truck back to  
21 Ted Russell until we got the correct -- until we got  
22 the MCO done and put it in the factualized trust.

23 So I went back to Ted Russell with my  
24 brother in tow. He was going to pick me up. I went  
25 in and talked to the manager and told him that I

1 felt like it might be best at this point to leave  
2 the truck with him until we got this deal completely  
3 like it ought to be. He said, "No, just come in  
4 next week. Keep the truck with you. It ain't no  
5 problem. Keep the truck with you. We'll get this  
6 straightened out. No big deal."

7 So I left Ted Russell. We left and  
8 hung out with my friend's grandson and son and did a  
9 little clothes shopping and shoe shopping. We all  
10 went to dinner that evening.

11 And I think at that point I had some  
12 friends come in from Florida. We had planned on  
13 having dinner. And my brother and those two friends  
14 went to dinner and my friend Angie stayed in my  
15 apartment.

16 And after we had dinner, we went back  
17 to the coach and hung out for a while and my brother  
18 and I spent the second night in the coach.

19 And then Sunday we came back to the  
20 apartment. We had brunch. I think Angie and I had  
21 brunch. And then we went to the pool, hung out at  
22 the pool all day. And then I stayed at the  
23 apartment that night and had -- Alex and Val arrived  
24 at that point and we were going to hang out some.

25 And then I think my brother left, and



1 then Monday morning when we got up, we all went to  
2 breakfast.

3 After that, I got a call from  
4 Mr. Byrnes (*sic*), which is the first time I had ever  
5 heard his name. He said, "Mr. Beane, I just got a  
6 phone call." He said, "Somebody is calling here  
7 saying that they're you and they want to reverse  
8 this wire transfer." He said, "Are you requesting  
9 this wire transfer be reversed?" I said, "No, I've  
12:14PM 10 not called you." And I said, "I don't know anything  
11 about a wire transfer being reversed." He said,  
12 "Well, can you come to the office?" I said, "I'll  
13 be there in a few minutes."

14 So I left the restaurant where we were,  
15 went to Buddy Gregg, and then that's when -- no,  
16 actually, Angie was with me, and we went into the  
17 office and I met Mr. Byrnes (*sic*) for the first  
18 time, as well as Mr. Forbes. We went over the phone  
19 calls that he had received and what was going on and  
12:14PM 20 what could possibly be happening.

21 We had a conference call at that point  
22 with Whitney Bank out of Louisiana and Mr. Cohen,  
23 who was the president of Buddy Gregg RV, and also in  
24 that phone call were included Mr. Cohen's attorney,  
25 an accountant. Several other people that were not

1 mentioned were included on this phone call.

2 By the conclusion of the phone call,  
3 Heather had gotten e-mails from everyone and told  
4 them that she would send them the correct  
5 documentation, the origin of the funds, and have it  
6 all taken care of, to which everyone agreed to.

7 So -- let's see. Actually, that -- on  
8 Monday evening is when my friends arrived from  
9 Florida. Alex and Val arrived from Florida. And we  
10 just hung out that afternoon.

12:15PM

11 Got up on the 11th, which is a Tuesday,  
12 and went and had breakfast, and at that point  
13 Heather had e-mailed me the fact- -- the completed  
14 factualized trust documentation and told me how to  
15 get it notarized with my thumbprint and signature.  
16 So I went and took care of that.

17 And once we finished with all that,  
18 Alex and Val were with me, and we proceeded to go to  
19 Buddy Gregg RV and hand this documentation over to  
20 Jerry Byrnes (*sic*), because he was the one that  
21 asked for it, and like I said earlier, the gentleman  
22 was sitting there, and he said, "I've got your keys.  
23 We'll go up and get your coach for you. And then  
24 the next thing I know, I'm being arrested.

12:16PM

25 So, at this point, I don't know of

1 anything else to share with you. I didn't write  
2 down -- there was some other things that I had in  
3 mind, but I didn't write them down. So that's all I  
4 have to share at this point.

5 THE COURT: All right. Thank you,  
6 Mr. Beane, for that redirect.

7 Miss Tucci-Jarraf, do you have any  
8 additional questions based on that redirect?

9 MS. TUCCI-JARRAF: Yes, I just have a few.

12:17PM 10 RECROSS-EXAMINATION

11 BY MS. TUCCI-JARRAF:

12 Q. Without prejudice, I have a few questions  
13 just based off of what you just said.

14 A. Yes.

15 Q. Did you believe the funds you used to buy  
16 the RV were your funds?

17 A. Yes, ma'am.

18 Q. Did you believe that the funds you used to  
19 open the 28 CDs were your funds?

12:17PM 20 A. Yes, ma'am.

21 Q. Did you believe that the funds that you  
22 used to pay off all your debt, your car loans, your  
23 auto insurance and your two credit cards -- all your  
24 credit cards were your funds?

25 A. Yes, ma'am.

1 Q. Did you intend to commit any crimes --

2 A. No, ma'am.

3 Q. -- during that period?

4 A. Never have I ever intended to commit a  
5 crime.

6 Q. Okay. Did you believe that you were  
7 committing a crime by doing what you did in July?

8 A. No, ma'am.

9 Q. Did you and I at any time plan, organize or  
10 otherwise conspire to commit a crime?

11 A. No, ma'am.

12 MS. TUCCI-JARRAF: Thank you. I have no  
13 further questions.

14 THE COURT: Thank you.

15 Recross by the government.

16 MS. SVOLTO: Yes, Your Honor. Thank you.

17 RECROSS-EXAMINATION

18 BY MS. SVOLTO:

19 Q. All right. Mr. Beane, you stated that you  
12:18PM 20 had done some banking with various banks before  
21 USAA; right?

22 A. Yes.

23 Q. And you also stated that Advantage  
24 Innovations' paychecks to you came to your bank  
25 account electronically; correct?

1 A. That's correct.

2 Q. And you understood that the money that went  
3 into your bank account from Advantage Innovations  
4 was from money you earned from your job there;  
5 right?

6 A. That is correct.

7 Q. You understood that deposits into your  
8 account were for money you worked for and earned?

9 A. Yes.

12:19PM 10 Q. Okay. You discussed the UCC documents.  
11 Let me just ask you: The UCC documents that you've  
12 referred to several times are hundreds of pages of  
13 documents?

14 A. That is correct.

15 Q. Does about 435 pages sound right to you?

16 A. That is correct.

17 Q. And those documents are just full of legal  
18 jargon; correct?

19 A. They are.

12:19PM 20 Q. And you don't understand that jargon, do  
21 you?

22 A. I understand the process that  
23 Mrs. Tucci-Jarraf explains in obtaining those  
24 documents and what they mean.

25 Q. All right.

1 A. The steps taken to achieve those documents.

2 Q. But you couldn't explain those documents.

3 A. Not in legal jargon, no. I'm not an  
4 attorney.

5 Q. All right. And when you went to Buddy  
6 Gregg on July 10th that day, you knew there was  
7 something wrong with your account; correct?

8 A. At that point, the only thing showing on my  
9 phone was that there was a signature card needed.

12:20PM 10 Q. And but at that point you knew that there  
11 was an issue because you had asked Miss Tucci-Jarraf  
12 to be on the call; correct?

13 A. The issue -- call was about the wire being  
14 requested to be returned.

15 Q. And there is discussion in the phone call  
16 about what exactly was going on; correct?

17 A. Yes.

18 Q. And so you had two friends with you at  
19 Buddy Gregg on that day?

12:20PM 20 A. On the 10th?

21 Q. On the 10th.

22 A. No, just one.

23 Q. Just one. Was that Valerie Wegner?

24 A. No.

25 Q. So it was not Valerie Wegner there?

1 A. No.

2 Q. So who was it that recorded that call?

3 A. Angie Lensley.

4 Q. And one of the things you spoke about in  
5 your cross-examination with Miss Tucci-Jarraf was  
6 something you called the Opal Tour.

7 A. Yes.

8 Q. All right. So was the Opal Tour based on  
9 information from the One People's Public Trust?

12:21PM 10 A. Correct.

11 Q. And that's something very similar to the  
12 information you've shared with us regarding these  
13 trust accounts and individual worth and all of that;  
14 correct?

15 A. That is correct, yes.

16 Q. All right. And the Opal Tour utilized RVs,  
17 didn't they?

18 A. Yes.

19 Q. And so those RVs were used to spread the  
12:21PM 20 message of all of the individual worth we have?

21 A. Yes.

22 Q. And so that was around the country that  
23 that toured?

24 A. That's correct.

25 Q. And that's where you met Alex and Valerie

1 Wegner or where you --

2 A. Through the Opal Tour. I didn't meet on  
3 the tour, but the tour ended up at a place I was  
4 living in North Carolina.

5 Q. And let me make sure I understand your  
6 testimony.

7 Did you -- is it your testimony that  
8 you paid off your credit card bills and your car  
9 loans on July 5th?

12:22PM 10 A. That is my testimony.

11 Q. That's your testimony?

12 A. Yes, ma'am.

13 Q. And so is it also your testimony that  
14 that's the same day that you opened the certificates  
15 of deposit?

16 A. That is my testimony, correct.

17 Q. So the previous exhibits we've discussed in  
18 this case regarding the payment of your debts on  
19 July 3rd are not true?

12:22PM 20 A. They are not true.

21 Q. They're not true. So that would be  
22 Government's Exhibit 44?

23 A. I have no idea which ones they are.

24 Q. 45?

25 How about your Facebook posts, Government's



1 Exhibit 140?

2 A. That is not true.

3 Q. So the Facebook post that said, "I paid off  
4 all my debts, ask me how."

5 A. I did do that post, but not on the 3rd.

6 Q. Not on July 3rd?

7 A. No, ma'am.

8 Q. So that's incorrect?

9 A. Yes, ma'am, that is incorrect.

12:22PM 10 Q. All right. And documents from USAA  
11 indicating the payment of those bills on July 3rd  
12 are also incorrect?

13 A. Yes, ma'am.

14 Q. Okay. And you discussed that you changed  
15 the routing number when you were opening the  
16 certificates of deposit; is that correct?

17 A. The bank changed the routing number.

18 Q. So the bank changed the routing number.

19 And then so you put in a new routing  
12:23PM 20 number?

21 A. Correct.

22 Q. And that new routing number was also for  
23 the Federal Reserve?

24 A. It was not titled the Federal Reserve. It  
25 was titled a clearinghouse something -- clearing

1 payment center or something to that effect.

2 Q. And you got that number from where exactly?

3 A. Google.

4 Q. So you Googled, and you Googled what?

5 A. I Googled the address of the bank which  
6 came up when I first used -- when I put in the first  
7 routing number, any time you type it in, it shows  
8 the bank name automatically when you type in the  
9 routing number.

12:24PM 10 I wrote down that bank name and the  
11 address, and that's what I Googled whenever I found  
12 the second routing number.

13 I had the discussion with  
14 Miss Tucci-Jarraf about the routing number, and she  
15 said --

16 Q. Was that at the same time that you were  
17 researching the routing number you wanted to use?

18 A. Correct; correct.

19 Q. But you do know that the routing number you  
12:24PM 20 used, the second routing number you used, was for  
21 the Federal Reserve; right?

22 A. It was for this clearinghouse bank,  
23 whatever the --

24 Q. A clearinghouse through the Federal  
25 Reserve, as you understood it; correct?

1           A.     Yes, I understand it to be the Federal  
2 Reserve, but the title of the bank was not Federal  
3 Reserve. It was some type of clearinghouse, payment  
4 clearinghouse.

5           Q.     Okay. But you did understand the routing  
6 number was to a Federal Reserve Bank?

7           A.     That's what I understood, yes.

8           MS. SVOLTO: That's all I have.

9           THE COURT: All right. Thank you.

12:25PM 10                 Why don't we do this: Well, let me ask  
11 you, Mr. Beane -- I'll just ask you from the witness  
12 stand just to verify a conversation we had while the  
13 jury was out.

14                 That concludes your testimony. Do you  
15 have any other witnesses that you wish to present in  
16 your case-in-chief?

17           MR. BEANE: No, sir, I do not.

18           THE COURT: So do you rest on your case at  
19 this time?

12:25PM 20           MR. BEANE: I sure do.

21           THE COURT: All right. Thank you then.

22                 And we'll go ahead and take our lunch  
23 break. We'll go ahead and break until 1:45. I've  
24 got a few other matters to address. So we'll give  
25 the jury plenty of time for lunch. And so the jury

1 is excused at this time.

2 (Jurors excused.)

3 THE COURT: We'll stand in recess until  
4 1:45, at which time, Miss Tucci-Jarraf, you'll be  
5 prepared for your opening statement up to  
6 20 minutes.

7 I remind you, as you've heard me say,  
8 your opening statement is not closing argument or  
9 argument about the sufficiency or weight of the  
10 evidence. It's your opportunity to present an  
11 opening statement about what you expect the evidence  
12 to show during your case-in-chief, and then we'll go  
13 into testimony after that.

14 So we'll see everybody at 1:45.

15 MR. LLOYD: Your Honor --

16 THE COURT: Yes, sir.

17 MR. LLOYD: -- do we need to clear the  
18 tables for your other matters?

19 THE COURT: No, it's being handled in  
12:27PM 20 chambers.

21 THE COURTROOM DEPUTY: This honorable court  
22 should stand in recess until 1:45.

23

24

25

1 (Whereupon, a lunch recess was  
2 had, after which the Report of  
3 Proceedings was resumed at the  
4 hour of 1:54 p.m. as follows:)

5 THE COURTROOM DEPUTY: All rise.

6 THE COURT: All right. Thank you. We'll  
7 bring in our jury.

8 (Jurors present in the courtroom.)

9 THE COURT: All right. Thank you.

01:54PM 10 Everyone may be seated.

11 You heard right before lunch the  
12 defendant, Mr. Beane, rested on his case, and now  
13 Ms. Tucci-Jarraff has the opportunity -- as you  
14 recall, she deferred making an opening statement at  
15 the start of this case. So she now has the  
16 opportunity to make an opening statement.

17 And, again, I remind you that opening  
18 statements are not evidence, but they are designed  
19 to present in this case the party the opportunity to  
01:54PM 20 discuss with you what they believe the evidence in  
21 this case will show going forward.

22 So, Miss Tucci-Jarraff, you may begin  
23 with opening statement on your own behalf.

24 MS. TUCCI-JARRAF: Thank you.

25 Okay. Good afternoon. This case is so

1 much bigger than what anyone knows. You're going to  
2 hear evidence that's presented to give you an  
3 insight to what some have called a war. I  
4 personally call it a cleanup. And you're going to  
5 hear that testimony about things that have been  
6 going on behind the scenes, and there have been  
7 reasons why it's been going on behind the scenes.

8 Only until recently, until October of  
9 last year, you're going to hear that in October of  
01:56PM 10 last year, everything changed.

11 And you're going to hear testimony  
12 about not just one man, Randall Keith Beane, but of  
13 hundreds of thousands of people; not just here in  
14 America, but also people all over the world who were  
15 put out to be human fodder within this secret war or  
16 cleanup that has been going on since before I was  
17 born.

18 You're also going to be hearing  
19 testimony about the actions that were taken in July  
01:56PM 20 to be able to mitigate, if not terminate, that  
21 particular threat against the people in America, as  
22 well as around the world. And it was in connection  
23 with a threat that was being made against the  
24 president of the United States, Donald Trump.

25 MS. DAVIDSON: Objection, Your Honor. I

1 know these are her opening statements, but there  
2 is -- there is no basis in fact to this.

3 MS. TUCCI-JARRAF: I believe it's my  
4 opening. I haven't even gotten to testify yet and  
5 present the evidence.

6 THE COURT: Well, it's your opening, but  
7 you're testifying -- your opening is related to  
8 matters that -- I mean --

9 MS. TUCCI-JARRAF: It's relevant, and if  
01:57PM 10 the Court would give some leeway --

11 THE COURT: Keep in mind this is an opening  
12 statement, and, Ms. Tucci-Jarraf, you should be, I  
13 guess, on notice that you might state in your  
14 opening what you believe the evidence will show, but  
15 then if you attempt to introduce evidence that the  
16 Court deems irrelevant, that evidence will not be  
17 shown or demonstrated.

18 MS. TUCCI-JARRAF: I am fully aware --

19 THE COURT: Go ahead.

01:57PM 20 MS. TUCCI-JARRAF: -- of court procedures.  
21 Thank you.

22 You're going to hear about testimony  
23 through testimony the events of not just July 11th,  
24 but the events that led up to July 11th.

25 You're going to hear testimony about

1 why I took specific actions and what those actions  
2 were based on and that those actions were done with  
3 full responsibility, accountability and liability in  
4 order to protect anyone from getting harmed.

5 There is very much a pixilated picture  
6 that is very unclear, and only until October of 2017  
7 did it start to become visible.

8 The evidence that will be presented  
9 today and through the close of my particular  
01:58PM 10 case-in-chief will hopefully give you those pieces  
11 for your own determinations and your own choices  
12 that you will need to make on this particular case.

13 Thank you.

14 THE COURT: All right. Thank you.

15 You may call your first witness.

16 MS. TUCCI-JARRAF: Without prejudice, I  
17 call Heather Ann Tucci-Jarraf to the stand.

18 THE COURT: If you'll please take -- you  
19 can go on up to the witness stand. We'll give the  
01:59PM 20 courtroom deputy a moment to move the podium, or you  
21 can just leave it there if you want, Julie.  
22 Whatever you want to do.

23 (The witness was thereupon  
24 duly sworn.)

25 THE COURT: Ms. Tucci-Jarraf, as you've



1 seen and as you saw with the defendant, Mr. Beane,  
2 this is your opportunity to present testimony.

3 Since you are representing yourself,  
4 you may provide a factual narrative to the jury, and  
5 it's subject to any objection that may be made by  
6 the government or by Mr. Beane, and if an objection  
7 is made, if you'll pause and give me an opportunity  
8 to respond. But, otherwise, you may proceed forward  
9 with your factual narrative at this time.

02:00PM 10 HEATHER ANN TUCCI-JARRAF,  
11 having been first duly sworn, was examined and  
12 testified as follows:

13 DIRECT EXAMINATION

14 MS. TUCCI-JARRAF: Thank you.

15 Okay. My name is Heather Ann  
16 Tucci-Jarraf.

17 Should I spell that?

18 THE COURT: No, that's okay.

19 MS. TUCCI-JARRAF: I grew up in Tacoma,  
02:00PM 20 Washington, Pierce County, Washington State. I  
21 graduated from Bellarmine Preparatory High School.  
22 It's a Jesuit high school.

23 My family is very prominent in the  
24 area. They helped build a lot of -- a lot of the  
25 county, if not the state and surrounding states.

1 And I have worked for them since the age of 10.

2 That was my first life was in construction.

3 It was also my first experience in  
4 business practices which today are called  
5 white-collar crime; however, they were just known as  
6 business practices back in the day.

7 My family has a multi-state,  
8 multi-million-dollar construction company; plus, we  
9 do developments throughout Washington State,  
02:01PM 10 high- -- I've worked on large highway projects,  
11 freeways, overpasses, bridges, and I did that from  
12 the age of 10 until I graduated from law school.

13 And while there, I also did accounting.  
14 I went to University of Puget Sound, received my  
15 bachelor's degree in accounting with emphasis in  
16 tax.

17 And during that time I interned for our  
18 company in the accounting firm, our in-house  
19 accounting, and learned about accounting procedures,  
02:02PM 20 different programing, forensics auditing.

21 A lot of times we had to prepare things  
22 for bids because we worked with the -- with the  
23 state of Washington, and so I would have to do all  
24 of the accounting procedures and the accounting  
25 forensics for not just the bid, but also if there

1 was litigation after a project for any instance.

2 We never went to litigation due to  
3 failed projects or anything like that. So I didn't  
4 do those for our particular company, but we also had  
5 a number of different subsidiaries that would also  
6 be -- that were owned by my family and run by my  
7 family that would be involved in the projects. So I  
8 did work on those. And we have a development  
9 company that would manage basically all the projects  
02:03PM 10 that our construction company would build.

11 MR. MC GRATH: Your Honor, I apologize.  
12 I'm sorry to interrupt. Mr. Beane is having trouble  
13 hearing. If I could mention that to --

14 THE COURT: If you'll try to speak up. The  
15 microphone is the bar in front of you and it just  
16 picks up -- it's voice activated.

17 MS. TUCCI-JARRAF: Maybe if I sit back.  
18 Can you hear now?

19 MR. BEANE: Yes.

02:03PM 20 MS. TUCCI-JARRAF: Sorry.

21 Okay. In that development company,  
22 that part of the arm was run by my uncle whose  
23 grandfather was the vice-president of StarKist®  
24 Tuna, and he had a very strict policy as far as  
25 making sure there was a paper trail, paper trail,

1 paper trail, and that's when I learned the benefit  
2 of having paper trails.

3 So I would do all the paperwork, all  
4 the filing, and if there was anything missing --  
5 this was about the age of 12 to 15 that I worked in  
6 that particular -- that particular area with the  
7 finance company.

8 My family also would start and own  
9 banks. They currently to this day own a bank.

02:04PM 10 However, I've never worked inside of our banks at  
11 all since I was young.

12 However, they were a big part of our  
13 development and our construction projects,  
14 obviously, as they would do a lot of the financing.

15 So I would have to get familiar with  
16 that particular paperwork, and it just made for a  
17 very interesting experience as far as learning how  
18 everything is interconnected, even if it doesn't  
19 look like it.

02:04PM 20 Also, during that time I -- from 12 to  
21 approximately 21, I also learned about the  
22 Securities and Exchange Commission. First, a lot of  
23 the private companies that we had to do a lot of  
24 work with. We had to do compliance and things like  
25 that.

1                   We had an in-house counsel named Chris  
2                   Huss, and I also worked with him. He actually was  
3                   the one who prompted me -- or let's just say advised  
4                   me that I should go to law school and how to go  
5                   about it, what to expect, that kind of a thing.

6                   And the reason that I even went to him  
7                   was because while I was in my graduating year from  
8                   college, I was studying for the CPA exam. I was  
9                   also studying the -- studying for my finals to  
02:05PM 10                  graduate, and I was studying for the law entrance  
11                  exam, which was required to be able to go to law  
12                  school.

13                  At that time I was also interning at a  
14                  pension consulting firm which my family had helped a  
15                  friend from Greece start up, which has been up and  
16                  running, I think, around the date that I was born.  
17                  So, 1972.

18                  And, of course, that particular  
19                  company, which was called Spectrum Pension  
02:06PM 20                  Consulting Firm, who I interned for, did all of the  
21                  pension work for all of my family's companies,  
22                  whether it was the development, construction, or the  
23                  banking.

24                  It was during that time that I  
25                  experienced the inner workings of a general manager

1 and the corrupt practices that were done in the  
2 pension consulting industry, and a lot of it was  
3 very shady.

4 I wouldn't say it was -- at the time I  
5 didn't know whether it was legal or illegal. I just  
6 knew that I didn't feel good about it. It was  
7 hiding things from the clients. It was shifting  
8 things around in the pension consulting -- in the  
9 pension accounts that they had for use by other  
02:06PM 10 third parties, whether it was to fund monetary  
11 instruments, hypothecate them is what we say in  
12 banking, to hypothecate a loan -- or excuse me --  
13 use it as an insurance wrap or a collateral to be  
14 able to hypothecate a loan not through normal  
15 business standards or banking standards or going  
16 through a bank necessarily, but it seemed shady.

17 So that's why I had gone to Chris Huss  
18 in the first place. And my general manager had been  
19 telling me to do many things that I questioned. And  
02:07PM 20 I would always put notes on everything that I did.

21 This goes to expand on my uncle's -- my  
22 Uncle John's practices of paperwork, paper trail,  
23 paper trail, paper trail, as I would put notes all  
24 over it saying "Per my GM" -- my general manager --  
25 "I'm told to do this."

1           And I explained to Chris Huss, who is  
2     our in-house attorney, "This is what I do." And he  
3     just said, "If you know something to be illegal, it  
4     doesn't matter whether someone told you to do it or  
5     not, you're responsible."

6           So at that point I also learned about  
7     the fact that general managers, president, anyone  
8     who is running a company who doesn't know what's  
9     going on in their own house doesn't like to be  
02:08PM 10    confronted or presented, even, with information that  
11    perhaps their company might be doing something not  
12    completely legal.

13           So at that time I had a job with them  
14    for after when I graduated. I made the choice to go  
15    to law school, to go to law school and figure out  
16    what the laws were, and I went in to law school at  
17    Gonzaga University School of Law, and that was in  
18    1996. I almost didn't get in, but I did get in, and  
19    it was a fascinating experience.

02:08PM 20           It was one where I had professors from  
21    all over. One of my professors was the Vatican's  
22    United Nations representative. The other one was a  
23    constitutional advisor to the White House.

24           During the time that I was in school,  
25    there was another one who was doing -- basically

1 setting up programs in countries like Libya, Sierra  
2 Leone in order to stop human rights abuses. And he  
3 was my trial coach, and his wife, Judy Clark, who  
4 also trained me. They trained me in evidence. They  
5 also trained me in litigation and evidence as far  
6 as, you know, using it in a trial court and rules.

7 And I was on the national trial team  
8 where for a year, solid six days a week, that's all  
9 we did was train and train and train. So I learned  
02:09PM 10 not only about paper trails since I was younger, but  
11 I kind of saw how -- why they were so important.

12 They were so important to lay out what  
13 was missing, who did what and whatnot, but now I got  
14 to see how that actually is applied in a whole  
15 'nother arena, similar to the one that we're sitting  
16 in here today.

17 So at Gonzaga -- we called it GU Law.  
18 At GU Law, I worked as a city prosecutor, as an  
19 intern for the city prosecutor's office underneath  
02:10PM 20 another attorney. I got to have the experience of  
21 seeing how the city prosecutor -- how a prosecutor's  
22 office actually even works. That was my first  
23 experience.

24 Within that there was charging that  
25 needed to be done. So I got to see actually how



1 they would even start a case from a charging  
2 document on.

3 And it's -- it later became so  
4 important. I didn't understand at the time, but  
5 later it was crucial to the work that I would do for  
6 the next 20 years after graduating from law school  
7 to date.

8 And so with these -- within that  
9 office, I found the same kind of problem with, let's  
02:11PM 10 just say, questionable activities, questionable  
11 practices.

12 Of course, I still quite did not  
13 understand exactly what all the pieces were, and any  
14 time that you would ask behind what happens or  
15 what's the reason behind just taking a case to court  
16 and trying it, the answers were never given.

17 At that point I went to intern for a  
18 judge, Superior Court Judge Gregory Sypolt, and I  
19 was with -- as his intern for approximately a  
02:11PM 20 year-and-a-half through my law school career where I  
21 learned basically from the judicial side.

22 I got to sit with him in court, listen  
23 to everything, similar to this young man over there,  
24 and hear cases, and then at the -- during the cases,  
25 he and I would sit in his office before we would

1 finish for the day and he would ask me what my  
2 thoughts were, what did I think about, you know, the  
3 presentations of the case, and we had everything  
4 from Department of Justice attorneys in there, U.S.  
5 attorneys, as well as Canadian -- the Canadian  
6 equivalent with their wigs and their gowns.

7 So we've -- I've had a lot of  
8 experience as well as with private and -- private  
9 attorneys in that office as well.

02:12PM 10 So at that time what he did was he  
11 trained me on how to actually dissect a case, go  
12 through all of the materials presented on -- on the  
13 plaintiff's side, as well as on the defense side,  
14 whether it was a civil case or a criminal case.

15 And we had everything in there  
16 from -- well, we had many cases. I think over the  
17 time I worked on about 50 cases; some of them are  
18 very significant in civil litigation.

19 Interrogatories. I got exposed to every single tool  
02:13PM 20 in the legal field that they use for discovery as  
21 well as for motions, hearings and trial.

22 And then what the Judge had trained me  
23 to do was to go in and actually write an opinion.  
24 And so he would have me run a parallel opinion while  
25 he was doing his and then compare them and taught me

1 how to be neutral; taught me how to evaluate from a  
2 neutral stance, and by the time I graduated, I was  
3 writing the opinions where there would be nothing  
4 really to correct, and he would sign them after  
5 going through every aspect and making me explain why  
6 I chose certain things. So that was for about a  
7 year, the last year that I was in law school that  
8 that was happening.

9 I did have a brief experience with a  
02:13PM 10 private firm who actually asked me to be their  
11 intern only because I had sat and done all that work  
12 I just described to you on a litigate -- on a case  
13 that was litigated that was similar to one they had,  
14 which wasn't disclosed until I got in there.

15 However, we had won nationals -- or  
16 excuse me -- regionals; so we were going national.  
17 So I stopped.

18 I bring all this up because it is what  
19 helped me develop habits that has saved my life and  
02:14PM 20 also were a part of what happened in July.

21 So after that time I graduated from law  
22 school, it was my last week, my graduating week of  
23 law school when I was contacted and asked if I  
24 wanted to be a part of a cleanup.

25 Now, I had -- I had grown up with

1 individuals such as General Major Timothy Lundberg  
2 who was head of the U.S. Air National Guard for all  
3 of Washington State and worked with Homeland  
4 Security, as well as advised on the governor's  
5 association and advised individuals at the White  
6 House.

7 I grew up with that family. They're  
8 good family friends, as well as Congressman Norm  
9 Dicks. So, being around politics and all that  
02:15PM 10 actually helped, also, to be able to prepare me for  
11 what I would end up doing for the next 20 years and  
12 the folks that usually people in America, as well as  
13 the planet, don't usually see and don't see the  
14 operations that literally affect every day of your  
15 life. And it was going to be necessary to be able  
16 to establish a solution for some very serious  
17 problems which were not made public until now.

18 So another part of it was good family  
19 friends of ours were the Weyerhaeusers or George  
02:15PM 20 Russell. I grew up in basically a field -- or  
21 basically around people who had multinational  
22 corporations. So I got the international side of  
23 things as well growing up, as well as after I had  
24 graduated law school, worked with, especially during  
25 investigations that I would end up doing with

1 Mr. Lundberg or General Major Lundberg and George  
2 Russell, as far as monetary instruments.

3 The job that I was to take or that I  
4 would end up taking 10 months after being asked to  
5 do it, after serious consideration regarding whether  
6 I even had what it took to do it, I ended up taking  
7 the position, and it was involving a cleanup of the  
8 core issue. It was presented as the core issue of  
9 everything on this planet that wasn't working, and  
02:16PM 10 that was banking.

11 Now, because banking did not have  
12 borders, I actually had to go overseas and stay in  
13 France and Italy, Spain and China. I started off  
14 with Italy. My family is Italian. I took four  
15 years. Of course, didn't learn anything. So I had  
16 to start all over by the time I got to Italy. And I  
17 lived in Italy from essentially 2000 to 2000 and --  
18 just -- December of 2002. So I spent almost three  
19 years there.

02:17PM 20 During that time I met with more U.S.  
21 politicians in Taormina. I was stationed in  
22 Taormina where I studied the language at levels for  
23 a professional application, both in the legal  
24 industry, as well as the banking industry.

25 Sigonella, which is a naval base

1 station close by; plus, we had Naples above. So I  
2 also had Navy around me, Navy officials, and a lot  
3 of things were explained to me while I was in  
4 Taormina that assisted in me being able to  
5 understand what all the problems were in banking, as  
6 well as how banking was utilized to maneuver and  
7 manage and manipulate different areas, not just in  
8 America, but in all government entities especially.

9 So during that time a part of what I  
02:18PM 10 was asked to do was to help with funding for a world  
11 trade center in Sicily, and Sicily and Italy had a  
12 big problem. Those in Sicily and Italy wanted to  
13 separate.

14 So as far as a lot of the information  
15 we've seen in the last year where a lot of people  
16 are trying to secede from different parts of the  
17 whole that they have been in, such as in Spain with  
18 Catalonia. We've heard some rumors about states in  
19 the United States wanting to secede or split apart,  
02:18PM 20 such as California wanting to split into different  
21 sections. This is not a new problem. It has been  
22 going on since even before I went into things in  
23 2000.

24 This is all information that was  
25 critical to me and experience that was critical to

1 me. I was also there during the time when Mafia was  
2 attacking attorneys and judges. And speaking with  
3 some of the judges that were there, I never met with  
4 the attorneys, but with the judges, it was a matter  
5 of -- it went beyond politics. I got to see a whole  
6 'nother side of humanity that involved systems that  
7 we use every day, such as our judicial, such as our  
8 banking; usually just ATMs, but, I mean, it went  
9 even further.

02:19PM 10 There were a lot of shadow games that I  
11 became aware of but never a part of. I was still in  
12 the process of going in and learning my own  
13 abilities, learning my own capacities, as well as  
14 being able to identify different factors that were  
15 wrong in the systems globally.

16 So a lot of meetings were held while I  
17 was in Taormina, Sicily, in 2000 to be able to give  
18 me that data and then let me do my own research and  
19 validation.

02:20PM 20 That was one thing about doing this --  
21 this -- I use the term cleanup -- was I had full  
22 autonomy as well and discretion over how I chose to  
23 do my part. However, transparency was the  
24 number-one protocol as well as paper trail. And in  
25 this case, inclusive of digital trail so that there

1 was always a trail from A to Z. So very important.

2 But first I had to see how to create  
3 that through the examples that I was given and  
4 allowed to do my own research on.

5 So I had pretty much access to a number  
6 of different officials and their offices and to be  
7 able to learn. Almost like a international  
8 internship, but, really, for nobody other than to be  
9 able to gain the experience and the knowledge, the  
02:21PM 10 personal knowledge I would need to be able to do my  
11 part in the cleanup.

12 So at that point I got married and had  
13 two kids in Italy, and then we moved back to the  
14 United States so that I could begin prep work.

15 And that prep work included setting  
16 foundations that would later be used in the cleanup.  
17 I had worked in the city prosecutor's office in  
18 Spokane, Washington when I was in law school. This  
19 time for the -- setting the foundation.

02:21PM 20 I went to Pierce County, Washington's  
21 prosecutor's office, applied. They didn't know  
22 where I had been for the last, you know, two to  
23 three years and wanted to know what I was doing, and  
24 I gave them a general statement -- nothing to what I  
25 gave you guys here today -- and I got rejected.



1                   So then I went into the defender's  
2 office and said, "Here I am ready to do the work,"  
3 and I was given a position. And it was a temporary  
4 position because they were trying to seek funding.  
5 So I also got exposed to the inner process that they  
6 have to do for applications and grants from state  
7 and federal. That was another part of it.

8                   So I did go in there, and I was a  
9 public defender from approximately December 2000  
02:22PM 10 and -- let's see. That would be 2002 until  
11 approximately May 20th of 2003, which at that point  
12 I had been -- because of the job that I had done at  
13 the defender's office, I was recruited from the  
14 prosecutor's office that had rejected me before.

15                  Now, I'll disclose that at this  
16 particular point, Pierce County, Washington, like I  
17 said, my family is pretty prominent there. It's  
18 just under a million people. It's like 758,000  
19 people, I think, at the time that this was going on,  
02:23PM 20 and the judges had all gone to school -- the  
21 attorneys that had come in had either been attorneys  
22 with my great uncle or my father. They had gone to  
23 school together. So there is a lot of people that  
24 just know each other. It's a pretty tight  
25 community, but there is also a lot of multinational

1 business that comes in there because they have a  
2 huge port that's run by another family friend,  
3 Commissioner Clare Petrich, and she gave me the  
4 insight regarding the international side of things,  
5 as far as shipping and all that went.

6 And this is all being run  
7 simultaneously. So, really, the job that I took at  
8 the prosecutor's office was to figure out the inner  
9 workings, and the big question that there was was  
02:23PM 10 the funding of prosecutors and the judicial system  
11 and whatnot.

12 So I did get to learn all that and  
13 where the records are kept; where they're sent. It  
14 was  
15 a -- it is a long process, and it wasn't all --  
16 necessarily all that knowledge gained while I was at  
17 the prose- -- employed by the prosecutor's office.  
18 It was also later while I was doing an investigation  
19 and test cases inside of Pierce County court  
02:24PM 20 systems.

21 So while I was at the prosecutor's  
22 office, there was a lot of -- I got to see the inner  
23 turmoils that occurred there.

24 I was very good friends with the  
25 judicial assistants, as well as the judges, private

1 attorneys, and including my colleagues, whether they  
2 were for the public defender's office or the  
3 prosecutor's office, and, really, the big decision  
4 for me to move from the defenders to the prosecutors  
5 occurred when someone's rights had gotten abused.

6 So I got to see how the reactions were.  
7 And, basically, you know, what it ended up being  
8 was: Your defenders and your prosecutors work for  
9 the same people and they get paid by the same  
02:25PM 10 entity.

11 So that launched me into scheduling to  
12 go in and look at the auditor's offices and the tax  
13 assessor's offices, which I ended up doing at a  
14 later day.

15 So once the foundation was set, I  
16 worked from -- at the prosecutor's office from 2003,  
17 May 26th of 2003 until February of 2006, which is  
18 when I left, and there -- from there, I went to the  
19 international -- back to the banking so that I could  
02:25PM 20 go in and get everything ready for the final test to  
21 go in and grab all the data that we needed for final  
22 implementations of solutions.

23 So while I was working overseas, I went  
24 back into the bank trade and finance and worked with  
25 authorities from all over the world, intelligence

1 agencies and whatnot, and I was taking approximately  
2 90 monetary assets and projects a week and having to  
3 do the compliance on them; everything from the  
4 background check of the individual that was  
5 presenting their project, as well as going in and  
6 doing all of the auditing, making sure all the  
7 pieces were there for the project so that it would  
8 meet whichever international and local laws that  
9 were required where the projects would be built out.

02:26PM

10 I also worked with the bankers from  
11 different banks all around the world in order to  
12 make sure all the funding was set up correctly, all  
13 reporting was going to be complied with at that time  
14 for anti-money-laundering laws, tax laws, local tax  
15 laws.

16 A lot of projects that were -- that I  
17 worked on also had to get a United Nations number  
18 because they were multinational or included  
19 basically an immigration program.

02:27PM

20 China was usually the one that had the  
21 immigration program. So that was another aspect  
22 that later would become vital to the work that I did  
23 was how people are shuffled around. And it's -- in  
24 banking, it's known as human capital, and you'll see  
25 a lot of companies that have a human capital section

1 or director or someone assigned to -- in regards to  
2 human capital.

3 And what that in my experience and my  
4 personal knowledge became was that in certain  
5 projects, a project would not be allowed to go,  
6 especially at the -- what we call at the UN number  
7 level, the United Nations level was that they would  
8 not go unless the local -- they would look for a  
9 local individual. So, let's say Knoxville. You  
02:27PM 10 would have a local individual that they would look  
11 for that had strong contacts, political sway, as  
12 well as contacts with the local banks that were  
13 here.

14 They would also have to have some kind  
15 of pull with political figures in order to get visas  
16 or some kind of approval for Chinese nationals to be  
17 able to come over here and do the work. It was a  
18 requirement that 51 percent of all labor that was  
19 applied would be done by Chinese nationals.

02:28PM 20 Later there would be found to be a  
21 problem is that a lot of the Chinese nationals would  
22 never come back. Whether they would skip out on  
23 their visas; whether they would just have another  
24 type of visa that they would be given.

25 A lot of it was through a lottery

1 program that they were -- if someone paid a million  
2 dollars, they wouldn't have to do the lottery  
3 program. They could go under a whole 'nother type  
4 of program where they would just be given permanent  
5 residency or citizenship in order to stay. So,  
6 China was, at the time, paying a lot of -- millions  
7 of dollars for different individuals to stay.

8 So that was my first experience with  
9 China, and later I became the one that they would  
02:29PM 10 call when China was involved in any kind of project  
11 because of the experiences and the exposure that I  
12 had to its practices.

13 The other thing was I worked a lot with  
14 Switzerland and with a gentleman named Chris Alfray  
15 (phonetic) who runs LEOTRADE (phonetic), which is  
16 basically the largest shell company, holds the  
17 largest amount of shell companies, and those  
18 companies, those shell companies, were used a lot at  
19 the highest levels of bank trade and finance in  
02:29PM 20 order to set up schemes from all over the world for  
21 these projects.

22 And it really just was a matter of you  
23 would try to get anyone that had a monetary  
24 instrument to come to hypothecate that through or  
25 within a bubble called a shell company.

1                   So each shell company would have its  
2                   own costs, and that shell company would be used for  
3                   the duration of that project and then the shell  
4                   company would be sold off.

5                   These are the types of business  
6                   practices that have been used. Some of them -- some  
7                   of the business practices, such as learning about  
8                   people that have assets and that want to make a  
9                   steady income, you know, for seven years to  
02:30PM 10                  20 years, the banks, you know, prior to the year  
11                  2000, would go in and try to get someone to come and  
12                  bring their value, their money into the bank,  
13                  deposit it there, and then they wouldn't touch it  
14                  for seven years, 20 years, depending on the private  
15                  agreement. Okay?

16                  And, meanwhile, the bank would say,  
17                  "We'll give you lines of credit." Okay? "We'll  
18                  give you lines of credit in the form of S-" -- what  
19                  they call standby letters of credit.

02:30PM 20                  So they get a standby letter of credit  
21                  for a hundred million, and then they would go and  
22                  say to some other third party, "We'll let you borrow  
23                  this and we'll confirm that it's good through our  
24                  bankers and then you can get a line of credit."

25                  It was -- it was essentially a long

1 line of hypothecation. And after 2000, it became  
2 illegal to have those kinds of contracts.

3 So I was the one that would be called  
4 in to do research on those and give -- you know, at  
5 the time I was an attorney, give legal opinions, as  
6 well as identify all of the different problems and  
7 any solutions.

8 And the solutions could be industry  
9 practices that are already involved, but maybe not  
02:31PM 10 at all the levels, or create a new solution  
11 that -- so there was a lot of policy work that I  
12 ended up doing just through how I ran my own -- my  
13 own product, my own quality of work.

14 So security protocols became very, very  
15 important in my work to make sure that every party  
16 to a transaction was completely protected.

17 I always liked to have 100 percent  
18 transparency, but in banking that was never  
19 available to every single party involved. There was  
02:32PM 20 a lot of hiding of information, especially of how  
21 banking worked. That is one of the most guarded  
22 secrets on the planet, maybe next to Antarctica.

23 So there is a lot of information that I  
24 was exposed to and had to cover while I was working,  
25 again, at the highest levels of bank finance



1 overseas.

2 I did move and worked -- I had moved  
3 back to Washington State, and by that time I had  
4 four children, and I was working on -- the last  
5 project that I worked on was in Zambia, and I had --  
6 through these projects, we worked a lot with U.S.  
7 Treasury, all the big banks, the four here in the  
8 United States which they call -- we call the Big  
9 Four, Bank of America, JPMorgan, Citibank, and  
02:32PM 10 Chase, of course, and then Wells Fargo came in much  
11 later, and there was a lot of experience and  
12 exposure in the -- not just shady, but illegal  
13 operations and activities that go on in banking  
14 because nobody knows how it works in the public.

15 They might know the general concepts of  
16 things, but they do not know the actualities of how  
17 it all works. So my goal was to bring a lot more  
18 transparency. I felt it would make the deals a lot  
19 more secure and more successful. They had a greater  
02:33PM 20 potential to be successful.

21 A lot of these programs -- or excuse  
22 me -- projects were built so that it could provide  
23 for jobs, job creation. It could provide better  
24 services to local communities.

25 There were a lot of -- because of the

1 immigrants aspects to these projects, especially  
2 with China -- Russia was another one. We had some  
3 from Italy as well. But it was mainly China was the  
4 big one, and it became a matter of how these people  
5 don't know what's going on, and so housing became  
6 important.

7                   So I worked with different world  
8 organizations that deal with housing and  
9 providing -- providing food, job, in case they don't  
02:34PM 10 have the job start up right away was to make sure  
11 that they had everything they needed to provide for  
12 their family, because a lot of the times the family  
13 would be included in that person coming over.

14                   So what they ended up doing in most of  
15 these is: We started to notice in approximately  
16 around 2008 that there -- well, 2006, there was the  
17 big financial crisis, which was completely  
18 contrived. There was -- you know, it was just a  
19 bunch of practices that basically got caught up and  
02:35PM 20 bottlenecked and, you know, it affected everybody on  
21 this planet, not just here in America.

22                   And we ended up having the Wall  
23 Street -- Occupy Wall Street in that particular  
24 instance, and that was -- in 2008 to 2011, I saw  
25 the -- I got to see the buildup that eventually led

1 to Occupy Wall Street; what it was truly about; who  
2 it was truly started by, and the actual effects on  
3 the people in America, as well as overseas, because  
4 they ended up expanding that particular -- that  
5 particular program overseas.

6 And during -- from 2008 and onward, I  
7 worked a lot with different intelligent agencies,  
8 including my husband who I'm married to was born in  
9 Morocco and basically grew up in Florence, Italy,  
02:36PM 10 which is where we met. He speaks a number of  
11 different languages, six languages, primary  
12 languages, and then 14 different dialects on top of  
13 that.

14 So a lot of military intelligence and  
15 different intelligence agencies from different  
16 countries, including our own, were coming in and  
17 trying to recruit him because of his language  
18 skills, but also the work that he and I did.

19 We started a company -- or he started a  
02:36PM 20 company. I was doing the law practice. I had left  
21 the prosecutor's office to open up my own practice;  
22 was doing global projects and integrating local.

23 There was a real problem with artisans  
24 and products at the time. You had farmers from  
25 Columbia not getting their money from the

1 multinationals here.

2 We had products from Morocco, for  
3 instance. That's probably where my greatest  
4 knowledge base is that led into the cleanups that  
5 we've been doing here.

6 So I spent a number of years there to  
7 not only learn what the problems were with different  
8 organizations, such as U.S. Aid and what their true  
9 purpose was and how they work with the state  
02:37PM 10 department, especially their program called Sister  
11 Cities which the state department runs and connects  
12 with other countries to make a sister city between a  
13 city in the United States and a city somewhere else.  
14 It was sort of an unofficial way for communications  
15 to be spread, as well as a way to organize things  
16 unofficially.

17 That was my experience, and I did go in  
18 to start the sister city between Tacoma in  
19 Washington State and Morocco, El Jadida, in Morocco  
02:37PM 20 near Casablanca.

21 So I got to work with the founder of  
22 that who is Bixler Mazeus (phonetic) who works for  
23 the U.S. State Department, and he is very good  
24 friends and started -- he, with the mayor of  
25 Chicago, started a Sister Cities program between

1 Chicago and Casablanca.

2 So my first experience with the state  
3 department at that level and programs they were  
4 using to unofficially communicate with foreign  
5 governments and foreign agents, that was where it  
6 had started for me.

7 So I got to see a lot of Bixler Mazeus  
8 (phonetic). And one thing that was really great  
9 about Morocco is: They still have a paper trail.

02:38PM 10 They don't have things digitized. I mean, they  
11 barely have computers in their offices. So they  
12 have everyone walk everything around.

13 They say, "Okay. Bring" -- "You need  
14 to bring something stamped here." They tell you  
15 what it is. Then they say, "Go to so-and-so  
16 office." So the people walk. And I actually got to  
17 do that, to see what it was like.

18 I had two children in Italy. I had two  
19 children in America. We went to register their  
02:39PM 20 birth certificates in Morocco in what they call a  
21 family book.

22 My -- so that was really where I  
23 learned about the birth certificate and getting into  
24 that level. And the Moroccan government was very  
25 good about explaining it and how they needed it so

1 they could stamp it and send it to the IMF; so that  
2 when we're there, they get to be able to collect  
3 funding. When the kids are in the states, of  
4 course, the children have dual citizenship until  
5 they're 18 according to the laws at that time.

6 So it was really a process. It was  
7 something that I learned from my own personal life  
8 that we had to do for our own family, not part of my  
9 work.

02:39PM 10 But it actually ended up becoming part  
11 of my work, because when I was working with banks,  
12 such as Santander, they do monetize the birth  
13 certificates, and it's a very elite field.

14 There is very few people that actually  
15 have the knowledge about that particular monetary  
16 instrument. And I didn't exactly at that time,  
17 especially when I was registering -- this would have  
18 been 2006 -- I didn't know how any of it worked. I  
19 didn't even look at it. It wasn't a part of the  
02:40PM 20 bank trade and financing that I was working on with  
21 Switzerland, and so I asked Christoff Ray about  
22 that, who is a Swiss authority and does all the  
23 security for Davos and the forms that they do there,  
24 and it was basically no need to know.

25 So a lot of the -- even in bank and

1 trade and finance, there are a lot of levels and  
2 there is a lot of shields.

3 So I essentially for the first 11 years  
4 after my graduation week at law school spent a lot  
5 of time really seeing how compartmentalized,  
6 seemingly not interconnected agencies and systems,  
7 both in a particular country or between countries,  
8 actually work. And the common denominator was  
9 always banking. There is no borders.

02:41PM 10 During that time I also worked with  
11 different law enforcements from all over the world,  
12 whether it was -- and a lot of the work that I did,  
13 they didn't start coming out of the woodwork until I  
14 did a particular investigation.

15 And basically what ended up happening,  
16 as I stated earlier, around 2008, even those in the  
17 mid levels of banking had problems monetizing,  
18 hypothecating monetary instruments because there was  
19 so much fraud going on at the lower levels and the  
02:41PM 20 highest levels.

21 So I did an investigation in those  
22 particular -- I was asked to do an investigation  
23 within the industry to go in and figure out,  
24 identify who were the individuals, how were they  
25 doing, the fraudulent paper, because it was to

1 saturate the entire financial system, global  
2 financial systems, and a lot of people were getting  
3 harmed in the banking industry, but also innocent  
4 folks who don't have any knowledge typically about  
5 high-level monetary instruments, such as standby  
6 letters of credit, bank guarantees, how to do  
7 insurance wraps and things like that, and were  
8 getting involved in -- into what we call high-level  
9 trade programs, which, for the most part, FBI is the  
10 law -- in my experience is the law enforcement  
11 agency that is used to make sure that everyone  
12 believes that it's a scam, and that way it helps us  
13 control who actually comes in; that they're a more  
14 sophisticated investor, but not too sophisticated so  
15 they won't ask too many questions or demand too many  
16 things.

17 So part of that investigation that I  
18 did -- oh. I apologize.

19 May I grab my paperwork? It got left  
20 on the desk.

21 Thank you. Excuse me.

22 Okay. Can you all hear me okay?

23 THE COURT: Yes.

24 MS. TUCCI-JARRAF: Thank you.

25 So, can you all see Exhibit 155-A?



1                   During my time in bank trade and  
2                   finance doing compliance, as well as investigations  
3                   for audits for projects, preparation and whatnot, I  
4                   would be asked to give what they call white papers,  
5                   which would be my reports on a specific -- I'd be  
6                   given a topic, and I would be asked to go in and  
7                   specifically research that topic.

8                   If I found anything that was inner  
9                   connected with or influencing that particular topic,  
02:44PM 10                  I was then to expand the white paper and give that  
11                  data as well.

12                  So how they would do it is: I would  
13                  give what we call a bullet report, which would be  
14                  more like a field report, just saying, "Here is what  
15                  I've got so far. This is where I think that I need  
16                  to look into more," and give a status report at that  
17                  moment. So like a snapshot. But it's a bullet  
18                  report. It's not in full -- it wouldn't be  
19                  presentable to an agency or for publishing to the  
02:44PM 20                  public or anything like that. It would just be,  
21                  "Here is where we are at right this moment and this  
22                  is what I suspect. This is what I found so far."

23                  So that's what this particular report  
24                  was, and it was issued on 3/6/2011, because I was  
25                  going to be exiting the bank trade and finance field

1 at that point, as far as working on projects and  
2 working on financing, working on the banking side of  
3 things to go in and for the cleanup to basically use  
4 one area that was so prevalent with fraud, which was  
5 the mortgage industry.

6 During that time the reason why I got  
7 involved in that was because I was working on  
8 Panama -- or in Panama on a project where the  
9 presidents -- the president of Panama and many other  
02:45PM 10 presidents around the world, after they leave  
11 office, they would get a monetary instrument that  
12 they could use for one to two to five years,  
13 depending on what they negotiated with the families  
14 in Asia, and they would use that for whatever they  
15 wanted to. Okay?

16 A lot of them would set up some kind of  
17 operation where it would kind of fund their  
18 lifestyle for the rest of their lives. Some of them  
19 had very humanitarian objectives.

02:46PM 20 This particular one in Panama, it was  
21 the former president of Panama who wanted to go in  
22 and create a trail -- or excuse me -- a rail system  
23 that went from Columbia all the way up to the U.S.  
24 border. And he wanted to be able to have it go  
25 straight up so that they could bring in all these

1 different projects, because in Panama, you have the  
2 port there which was very strategic and very  
3 important to the United States for many years until  
4 Carter signed it back over.

5 So that's what I was working on at that  
6 particular time, and that's when I got presented  
7 with basically -- I would work on assets that were  
8 anywhere from one million to 100 billion.

9 And the 100 -- usually the higher ones  
02:47PM 10 that were 50 billion or above are what we call  
11 batch, a batch instrument.

12 So in this particular case, I was given  
13 a batch instrument in hundred billion-dollar  
14 tranches, and they all had essentially Fannie Mae  
15 and Freddie Mac securities. And as I was doing my  
16 investigation, there were questions as to the  
17 monetary instruments and the collateral and the  
18 underwriting.

19 In that particular instance, we found  
02:47PM 20 that there was a lot of fraudulent paper issued and  
21 sold on the NASDAQ, and I was told not to go -- not  
22 to go what we call behind the NASDAQ and look inside  
23 the files, you know, go all the way back to the  
24 underwriting, go through the underwriting, go all  
25 the way back to the collateral to look at it.

1 But we did. We went through. And the  
2 reason why I chose to do that was because at the  
3 time the U.S. Secretary of Transportation showed up  
4 in Panama, and I had received a call from my  
5 intelligence contacts to get out of that project and  
6 to do it very quickly. And within a week, FBI was  
7 down in Panama, and I'm not sure as to the results  
8 of it or even the purpose. All I know is the  
9 project for the train stopped completely.

02:48PM 10 The president of Panama all of a sudden  
11 was under investigation locally by the local  
12 Panamanian authorities for fraud and whatnot. And  
13 so I was asked to do essentially a white paper  
14 regarding this particular monetary instrument that  
15 he had planned on using and to discover what I  
16 could, and I did. I gave all that particular data  
17 over to the Panamanian then president of Panama.  
18 And it involved everyone from Russia to China, and  
19 there was a lot of collusion, and HSBC specifically  
02:49PM 20 in Panama, who was essentially stealing  
21 clients -- the tribal. They would go out and say,  
22 "Do you want a loan for your farms?" Because in  
23 Panama, there is a lot of farmers, the banana. So  
24 we had Pelosi involved. We had the Dole family  
25 involved because the banana industry is very big

1       there. It was just this huge scandal.

2                       So I had to go in and do the  
3       investigations for this and put that information in.  
4       It got buried. Some of it came out in the Panama  
5       papers later, but essentially I was more interested  
6       in mortgages and the fraud that was being done  
7       there.

8                       I had a house. I have four kids. My  
9       family has a house. Anyone that I know, it  
02:49PM 10       affected. And so what we did was we still had the  
11       data from the mone- -- from the money-laundering  
12       operations from the Fannie and Freddie Mac, and  
13       during this time, that's when Congress and Timothy  
14       Geithner in particular from the U.S. Secretary of  
15       Treasury, who was formerly with the Federal Reserve  
16       Bank, had introduced what was called TARP, and it  
17       was supposed to be a mortgage relief program. So I  
18       had to know the ins and outs of that particular  
19       program as well.

02:50PM 20                   And so this report here is the summary,  
21       the exiting -- my exiting report regarding all of  
22       that, and regarding the investigations that I did in  
23       more detail, as well as the ones that were running  
24       at the time.

25                   And the particular conclusion,

1 everything came back to the heart of not just the  
2 Federal Reserve Bank, but also Bank for  
3 International Settlements, which is in Switzerland.

4 These are things people -- most people  
5 at the time from 2010 onwards didn't even know who  
6 Bank for International Settlements was. That it was  
7 -- they tout themselves as the central bank for  
8 central banks.

9 It was even more secretive and more  
02:51PM 10 dirty and, in my personal experience, dealing with  
11 BIS than Federal Reserve.

12 And so during this time, of course, my  
13 whole goal was that things got cleaned up. I really  
14 didn't care who was committing what, who was using  
15 what. What mattered was that things were cleaned up  
16 so that there wouldn't be any problems.

17 So this is really the start of me just  
18 sort of going in and saying everything needed to be  
19 transparent. And I changed my own protocols with  
02:51PM 20 this job that I took back in 2000 to do the  
21 universal cleanup with a number of teams from around  
22 the world, and it was the first time I made myself  
23 public. But I did it in, I guess, not such a  
24 transparent way.

25 I would not work with anyone. My

1 greatest concern was people getting hurt. So what I  
2 did was I put up my own home for this particular  
3 part of discovering the mechanics that went all the  
4 way through the court systems to -- through the  
5 banking systems and then back out on the stock  
6 exchanges.

7 So that house was used, and there were  
8 four people involved in deciding which house would  
9 be used.

02:52PM 10 In order for me to control the whole  
11 thing -- because I was an attorney at the time, in  
12 order to control every aspect as much as possible  
13 because there was no way we could decide or even  
14 determine what the emotional, the spiritual, or the  
15 pressure, because, mind you, when you do a lot of  
16 work in the actual field where this fraud is coming  
17 from, in my experience, growing up and working was  
18 that people are not too happy when they're presented  
19 with a fraud within their own organizations, but  
02:53PM 20 especially if the public knows what's going on.

21 Now, the only other instance that  
22 I've -- that I was around and experienced was the  
23 savings and loan scandals from the '80s. Bernard  
24 congressman -- or excuse me -- Congressman Bernard  
25 in doing the hearings and the cleanup, I mean, that

1 resulted in Arthur Andersen having closed down, as  
2 well as the IRS for the first time ever in history  
3 having to get audited or being more transparent, I  
4 should say, and having to answer to someone, because  
5 before that, they didn't.

6 And it was so -- the particular scandal  
7 affected a lot of Americans' lives, but also those  
8 overseas who were buying these particular securities  
9 that were based off of these savings and loan  
10 scandals.

11 So a lot of the people doing this  
12 investigation that I did in 2010 -- I started in  
13 2010 -- were the people that worked on the savings  
14 and loan scandals.

15 Brenda Steely, who was basically  
16 formerly with one of the senators in Washington,  
17 D.C., as well as DOJ, Department of Justice, before  
18 they -- and she was older; so she gave me a history  
19 of how they never had licensed bar attorneys in  
20 there. They were just always lawyers, and explained  
21 to me the difference between bar attorneys and  
22 lawyers.

23 That was not really my focus. So I  
24 just sort of left that information dangling. But  
25 she helped assist me in guiding me based on sharing



1 information of how they did the savings and loan  
2 scandal cleanups, which she thought was cleaned up  
3 completely, and she noticed in 2000 and started  
4 tracking. So that's how she actually came to find  
5 me.

6 When I register anything in a database,  
7 whether it's a court database, whether it's a state  
8 database such as the Uniform Commercial Registry,  
9 whether I'm traveling just with my passport or my  
02:55PM 10 credit card, it's tracked. It's -- I'm able to be  
11 found.

12 I worked with Egide Thein, who is the  
13 founder of Truth Technologies, and Egide does all of  
14 the background checks for the banks. And he was the  
15 former chief of counsel for Luxemburg Bank U.S.A.,  
16 as well as high up in the mili- -- in the Luxemburg  
17 Royal Military.

18 With that particular case, I was  
19 actually approaching him to go in because MERS®  
02:55PM 20 database -- and I'm giving you this particular  
21 history so you know exactly my habits when I am  
22 going in to look at every aspect.

23 The goal is always to figure out how  
24 everyone can stay safe, how to clean it up with no  
25 defaults, no judgements, really. It's just, "Stop

1 it. Clean it up."

2 So with Egide, because of his status,  
3 as well as the services he provides worldwide, he  
4 consulted with governments inclusive of France and  
5 U.S.A. and UK was that to have him go into MERS® and  
6 actually see the system because MERS® was  
7 essentially a trading platform, but the question had  
8 to do with systems and how to actually -- how data  
9 was being changed in there by the bankers.

02:56PM 10 There was no protocols, no security  
11 protocols, but it was designed that way so that  
12 later, if there was a mortgage bubble, that they  
13 could actually change the data inside and make it  
14 very difficult for litigations.

15 That was the suspicion, and that was  
16 later confirmed throughout the years up to date,  
17 that there was a lot of corruption, collusion, as  
18 well as falsification of mortgage documents.

19 That is what this paradigm and its  
02:57PM 20 ultimate findings and conclusions were, the  
21 bulletproof, paradigm bulletproof reports, and  
22 involved -- I also in this particular report put in  
23 there regarding the case, because we also ended up  
24 having a lot of judicial corruption.

25 And I wouldn't say judicial, meaning

1 the judges or the lawyers, the attorneys themselves.  
2 We found it to be within the system structure  
3 itself. And that's -- again, led all the way back  
4 to the Federal Reserve.

5 So, you know, I had to go in and  
6 investigate the FBI and its creation and how  
7 Hoover's relationship and his Swiss connections and  
8 his German connections and how Andrew Mellon, who is  
9 the United States Secretary of Treasury at the time  
02:58PM 10 worked with Hoover to be able to implement  
11 something, a law enforcement agency that would be  
12 able to enforce the Federal Reserves and the banking  
13 objectives and manage the human capital from  
14 becoming too aware.

15 So I ran essentially four primary  
16 cases, test cases, to be able to go in, and it was  
17 never about, "Show me the notes." It was about,  
18 "Show me the loan." Because they're -- and we were  
19 trying to figure out how to make the public aware,  
02:58PM 20 more aware so they become more vigilant, ask more  
21 questions.

22 So it was a top-down, as well as a  
23 bottom-up approach to solving basically a lack of  
24 transparency and a lack of accountability within the  
25 banking system utilizing the government agencies and

1 departments and branches in order to make sure the  
2 fraud was either never caught, or if it was caught  
3 that it would be the least amount possible, which  
4 was the federal -- the FDIC.

5           You know, the FDIC was actually within  
6 the Federal Reserve until they decided to move it  
7 into the United States government and incorporate it  
8 as a U.S. corporation that would insure the banks,  
9 which doesn't -- or excuse me -- insure the  
02:59PM 10 depositors, which doesn't really insure the  
11 depositors. It just makes sure that the bank's  
12 liability will never be over a certain amount.

13           So if it's an individual -- I don't  
14 even know what the amounts are now, but at the time  
15 it was 100 and -- 100,000, and 200,000, I believe --  
16 I could be wrong -- if you were married. It could  
17 be 200,000.

18           So it was really an insurance coverage  
19 program to make sure that the banks never had to go  
03:00PM 20 over that amount. Anything over that amount was  
21 good.

22           So that ended up becoming any kind  
23 of -- any time they got caught, it ended up becoming  
24 just a cost of business. You know, count up however  
25 many individuals may get caught up in the scheme and

1 times it by 200,000. That is now factored into a  
2 cost of business for any kind of scheme that they  
3 were doing.

4 The SEC was very important in making  
5 sure that different distributions would happen. So  
6 essentially you never had actual litigations that  
7 would come to a trial and a judgment. There was  
8 always, always, always dealings.

9 So JPMorgan, who got caught in 2011,  
03:00PM 10 you had the OCC, the Office of Comptroller Currency,  
11 go in and basically issue orders against every bank,  
12 a warning. "Change your ways. We're going to have  
13 to set up some kind of protocol where you need to go  
14 in and change your actual practices or we're going  
15 to fine you." And they would have a certain period  
16 of time to change those practices.

17 Well, they didn't. And during this  
18 time period, I was running -- one of the test cases  
19 was a deceptive acts and practices test case within  
03:01PM 20 the mortgages.

21 That particular deceptive acts and  
22 practices brief was -- in fact, it was a judge that  
23 helped me, multiple judges at the federal level and  
24 state level that helped me refine that, including  
25 the judge who the test case was in front of.

1           It was entertaining and yet at the same  
2 time very distressing that -- how do you -- how do  
3 you overcome and create a solution to an industry  
4 that is worldwide. That was basically essentially  
5 what was happening.

6           So during that time the deceptive acts  
7 and practices brief then got used by 49 out of the  
8 50 states by the attorney generals.

9           And basically what I do is: Any time I  
03:02PM 10 do an investigation, I always find -- I always  
11 utilize public databases because all of the agencies  
12 involved in the cleanup and intelligence agencies  
13 that are watching, they can access -- they always  
14 have access to those databases.

15           So all I have to do is enter, like, the  
16 cases that could listen in to court, realtime while  
17 we were doing hearings. They could -- they had  
18 access to all the filings. So they -- we were able  
19 to watch everything as it went along. And since law  
03:02PM 20 enforcement was involved, we got to see the -- how  
21 our law enforcement is actually utilized by the  
22 banking industry and by the banking facilities.

23           One of the test cases, the one that I  
24 was explaining to you, ended up going through -- it  
25 started in 2010 when I decided to -- actually, in

1 2009 when it was my house that was going to be used  
2 for this test case, I stopped -- deliberately  
3 stopped paying for the mortgage. The only way I  
4 could get -- because if you applied for TARP and you  
5 didn't get it, you were supposed to get to see the  
6 formula that they used to determine whether  
7 you -- or excuse me -- to determine -- the formula  
8 that they used to determine why you didn't qualify.  
9 Because that was kept a secret. And even in  
03:03PM 10 the -- in the banking industry, I couldn't get it  
11 through my contacts. And so the only way I could do  
12 it was through, in part, going in, applying for it  
13 and getting rejected.

14               However, when I got rejected and then  
15 did the proper procedure to get that formula, I was  
16 denied, and there was no explanation that was  
17 officially given for it, because what our suspicions  
18 were after the Freddie Mac -- or excuse me -- the  
19 Fannie/Freddie securities paper that was fraudulent,  
03:04PM 20 most of that paper was sold to China. So China was  
21 very upset with it.

22               And what we ended up finding was China  
23 demanded all of their money back and to basically  
24 have the United States Treasury cut up or shred up  
25 all of the fraudulent paper.

1                   And so our suspicion at that time was  
2                   that TARP was actually there to be able to get  
3                   authorization, appropriation and allocation of a  
4                   certain amount of funds, and I believe it was 700  
5                   billion was the amount for TARP.

6                   There may have been other amendments to  
7                   it, and it increased. I don't know. But at the  
8                   time that I worked on it, it was 700 billion.

9                   And, in fact, that ended up being a  
03:04PM 10                  problem that came out later through all of the  
11                  members of this -- the universal cleanup was that,  
12                  in fact, very few families actually even got  
13                  approved and received funding from this TARP  
14                  program, this mortgage relief program. And the  
15                  money disappeared. You ended up having the Federal  
16                  Reserve Board -- excuse me -- the Federal Reserve  
17                  testifying that they didn't know where 16 billion  
18                  dollars went. That was during that time period as  
19                  well.

03:05PM 20                  So at this -- during this particular  
21                  case in March -- another aspect of this case was to  
22                  figure out how our law enforcement and judicial were  
23                  at risk, as well as the -- just the community  
24                  itself, individuals who had mortgages.

25                  So I had to assess what risks there



1 were to each and every party in this particular  
2 mortgage scandal, and then what steps could be taken  
3 in order to protect them.

4 One of the things with the judicial  
5 was, that we found the risk of, was that the  
6 sheriffs were completely at risk because they have  
7 oaths and bonds. Each -- everyone in the judicial  
8 is supposed to give an oath and a bond. Okay? And  
9 they're supposed to be on file.

03:06PM 10 When I worked for the judge, for Judge  
11 Sypolt in Spokane as an intern, he had his oath and  
12 he had his bond sitting with him up at the desk.  
13 That was the first time --

14 MS. DAVIDSON: Objection, Your Honor. I  
15 think that she is getting a little far afield here,  
16 and this was part of a Motion in Limine which we  
17 brought before the Court.

18 THE COURT: And what is the relevance of  
19 this particular testimony?

03:06PM 20 MS. TUCCI-JARRAF: The relevance shows how  
21 law enforcement was at risk at the time to -- for a  
22 habit of how I handled the risk that happened in  
23 July with Mr. Beane, as well as with the law  
24 enforcement that were involved.

25 THE COURT: I'm not sure about testimony

1 about a prior employer's placement of an oath and  
2 bond -- I'm not seeing how that relates. So why  
3 don't we move on.

4 MS. TUCCI-JARRAF: Okay.

5 THE COURT: I'll sustain the objection.

6 MS. TUCCI-JARRAF: So at that time there  
7 were certain aspects that were found to be at risk  
8 for judicial -- excuse me -- law enforcement,  
9 specifically in that case the sheriff, and then also  
03:07PM 10 for the judicial.

11 It all goes back to the funding, the  
12 banking and to the Federal Reserve banks and the  
13 systems, as well as the International Monetary Fund  
14 which is a special agency of the United Nations.

15 All this is significant because all of  
16 these -- all this data helped to refine my own  
17 skills and abilities as well as to be able to  
18 identify when there are threats, whether they're  
19 imminent or not.

03:07PM 20 And in this particular instance on  
21 March 23rd -- excuse me -- March 24th of 2011,  
22 because continually while I was working all this  
23 time from 2000 to even today, I have contact with  
24 those intelligence agencies, as well as insiders in  
25 the banking, as well as insiders in the government

1 in order to be able to make sure that everything is  
2 as smooth and gentle as possible and as safe as  
3 possible for everyone involved; also to ferret out  
4 who foreign agents are and which foreign actors they  
5 are working for; who is the one that is actually  
6 issuing the threat and implementing the threat so  
7 that they -- and I don't deal with any kind of  
8 enforcements on that, just helping in the  
9 identification of who they are, and then that is  
03:08PM 10 handled by proper authorities or exposed as we have  
11 going on right now in the United States.

12 So on the 24th, I was told -- I was  
13 still an attorney on March 24th, 2011 and was told  
14 that my bar license -- so I got to see how an  
15 attorney would be at risk as well. And that by  
16 using my bar license, somehow by using my bar  
17 license, because it wasn't given in details, that I  
18 would be arrested that day.

19 So it really made me kind of think what  
03:09PM 20 -- the systems that we have, how are they being used  
21 against us when we're told that they're there to  
22 protect us and help us. What kind of solution can  
23 we implement to make sure that everyone is safe and  
24 that -- the systems they're serving.

25 So on that particular night, I figured

1 out how that bar license was going to be used, and I  
2 actually cancelled my bar license on that particular  
3 day. And the same thing to the notification. I  
4 faxed it in so that it was ready because I had court  
5 on the 25th, that next morning, and at -- that  
6 particular case was going to show or be presented  
7 and filed evidence of how -- by me going in and  
8 doing it against the sheriffs or against the county  
9 to show them how they would be at risk, their  
03:10PM 10 insurance policies for the county and all of that, a  
11 good friend of my father's was the actual risk  
12 manager for Pierce County during this entire time,  
13 and was to make sure that everything was documented  
14 so they could see how it would be done and then  
15 never use that particular instrument or amounts.

16 A lot of people would do liens. That  
17 was another thing, because you have people who were  
18 trying -- people in the community, individuals who  
19 were trying to find solutions to things they felt  
03:10PM 20 were a problem in their own systems and being used  
21 against them.

22 And so you had a lot of individuals  
23 trying to lien judges, lien sheriffs, lien  
24 everybody, and that puts everybody at risk. But so  
25 does the behavior that led to people going in and

1     trying to lien people, to lien the judicial and law  
2     enforcement.

3                   So, in this particular instance, that's  
4     what happened. And, yes, they did try, but it  
5     didn't -- it was just me explaining to them, "This  
6     is what was going on. There is no harm here, no  
7     foul."

8                   Now, I had grown up with most of the  
9     law enforcement that was there or was present or I  
03:11PM 10     had worked with them when I was at the prosecutor's  
11     office. So they already knew my demeanor, my work  
12     quality, my character. So I didn't get arrested.

13                  And, in fact, they stopped from coming  
14     to the actual courtroom, which was putting them into  
15     harm's way until we could figure out a way to defuse  
16     all of this.

17                  So these are the kinds of actions that  
18     I take when I am especially in a situation that  
19     starts to escalate to what we call imminent.

03:11PM 20                 In the past, at least with other people  
21     that work in the universal cleanup around the world,  
22     human life -- I mean, I guess you could say I felt  
23     that people felt bad about the fact that someone  
24     would get lost. And what I mean by that is either  
25     killed or disappeared or whatnot. I've never had

1 that instance happen to me before, and I definitely  
2 didn't want to experience that. And for me it was  
3 very personal, because it could be someone I know;  
4 it could be someone I loved, and I -- that was one  
5 of the reasons why I wanted to be in Pierce County  
6 when I did this particular investigation and refine  
7 things and also prepped for this moment here today.

8 So that in those particular cases, I  
9 made sure I was the defendant and up to a certain  
03:12PM 10 point I was the attorney, the licensed bar attorney  
11 as well on those cases.

12 So there were a lot of precautions. I  
13 worked with people that were in DOJ, FBI, CIA, the  
14 federal judges and state judges and district judges  
15 during that time period so that I could have the  
16 information that was necessary in order to show the  
17 risk, as well as in order to work with them to  
18 create a solution. Okay?

19 And the biggest solution throughout  
03:13PM 20 every single investigation I've done is lack of  
21 awareness, and that's because there was not  
22 transparency in those situations to begin with; so  
23 how can awareness be applied. Okay?

24 At that particular point I -- on --  
25 after March 24th, 2011, I was assisted by one

1 of -- well, let's just say in the intelligence arena  
2 and banking arena, there are ways that they are able  
3 to utilize other people's e-mails, their phones, so  
4 it looks like something is coming from someone maybe  
5 that you know, for instance, but it's really from  
6 one of them, and there is a certain language and  
7 certain codes that you establish through your  
8 relationship and your experiences with these  
9 intelligence officers and bankers in order to know  
10 that the message is from them.

03:14PM

11 And on the 28th of March, due to the  
12 risk that was shown in that particular court  
13 appearance, one of them who manages the  
14 Rothschild fam- -- or the -- it's a family called  
15 the Rothschilds, and they're in France. They're in  
16 London. They're kind of all over. And they have  
17 also in Chicago -- here in Chicago in the United  
18 States have their operations as well, and  
19 their -- their trustee was the one that contacted me  
20 in order to show me how I could just get a case  
21 thrown out.

03:14PM

22 Because in this particular test case,  
23 an unexpected event happened where I was arrested  
24 after I had been bumped by an officer; this officer  
25 who I later found out had been paid off by the

1 bankers to move things along.

2 This particular trustee from the  
3 Rothschilds had sent me over information of how to  
4 certify -- like if someone gets charged with a  
5 particular violation of a particular statute, all  
6 you have to do is get the attorney generals to  
7 certify that that is lawful -- constitutional --  
8 excuse me.

9 When someone does that, 99 percent of  
03:15PM 10 the time the cases get thrown out or dismissed. In  
11 this particular instance, I decided that it was a --  
12 there was a reason why this unexpected event  
13 happened where I was -- now had a criminal case  
14 inside of all the test cases that was related to all  
15 of the test cases for this house.

16 And I decided not to do that part, but  
17 I did research it to make sure, you know, is that  
18 how it goes, and what were the results. How  
19 many -- what are the stats on it; how many cases got  
03:15PM 20 removed. And I chose not to in order to help -- we  
21 had expanded the investigations into judicial  
22 corruption. Not judicial corruption of individuals  
23 within the judicial but the structure itself and how  
24 certain legislation either from Congress or what we  
25 call legislation from the bench, which would be



1 judicial rulings, how the structure was actually set  
2 up to aid the banking industry, specifically the  
3 Federal Reserve Bank, which is the central -- it's  
4 known as the Central Bank of the United States of  
5 America, how that was being used.

6 So I stayed on in that particular case  
7 until they -- because, mind you, at the lower levels  
8 there in the county, they didn't know what was going  
9 on. This was all done at the higher levels but  
03:16PM 10 using me to go in and kind of test things out very  
11 quietly.

12 Only, it wasn't quiet. What I found  
13 was people -- ordinary people, everyday lives were  
14 literally looking for their own personal solutions  
15 for their own personal problems, and a lot them had  
16 mortgage issues or loan issues, credit card issues,  
17 that kind of a thing, and would literally go into a  
18 clerk's office, a court's clerk's office, and scan  
19 what cases got filed that day. And they would look  
03:17PM 20 for the facts and the patterns, and they would have  
21 to go into the courthouse to do that unless they  
22 paid for an online system, like PACER, and at a  
23 state level, in Pierce County, they had LINX. So  
24 they would have to pay for that.

25 So they would physically go in. So a

1 lot of them found me. And that was the first time,  
2 because, mind you, all that I had done had never  
3 involved other people. I didn't want to have  
4 to -- have to deal with that, that element, as well  
5 as a whole bunch of personalities.

6 Only that's what ended up happening.  
7 They ended up being such great investigators. But a  
8 lot them worked for the state. They worked -- one  
9 of them worked for the state capital.

03:18PM 10 So what ended up happening was: I  
11 learned the value of marrying, I guess you could  
12 say, the abilities or learning how to recognize,  
13 identify and apply the abilities, and as well as the  
14 positions of everyone else, but in a transparent way  
15 where they only had so much detail.

16 They didn't know the whole big picture  
17 or even who I was or where I worked or who I had  
18 worked for. What they knew was -- is I was working  
19 on an issue that was important to them, too. So  
03:18PM 20 they helped me figure out all the mechanics and the  
21 pressures that were coming in.

22 At a certain point I was offered a job  
23 to be a director of a bank in Spain in order to stop  
24 everything that I was doing because people started  
25 to really figure out the bigger picture, and that

1 job was over in Spain in Madrid for Bandenia, Banca  
2 Bandenia Privada, and they wanted to run the U.S.  
3 operations.

4 So at this point what was very  
5 upsetting was a project that I had been working on.  
6 It was the only one I retained from my bank training  
7 and finance days was Zambia.

8 The U.S. Secretary of Treasury,  
9 Geithner, Timothy Geithner at the time had basically  
03:19PM 10 stolen a whole bunch of gold vines in order to find  
11 essentially a unification and new programs within  
12 the European union. And in February 2011, that's  
13 what happened.

14 So the Zambia project closed, and I was  
15 asked to expand this investigation of the banking  
16 fraud that I had been doing up until 2011 to  
17 actually go in and help find solutions even at the  
18 mid levels to high levels of bank trade and finance,  
19 which is what I've been doing from essentially 2011  
03:20PM 20 to to date, and part of that was a public trust that  
21 had been -- it's always existed, and the actual  
22 corruption and premeditation that's gone into  
23 setting up foreign agents within all governments on  
24 this planet.

25 In America, it started before 1871, and

1 you can actually see where it was modeled off of the  
2 Bank of England.

3 So I've had experience with a lot of  
4 the allies, as well as the non-allies throughout my  
5 bank trade and finance days, and a lot of what I do,  
6 it always involves security protocols for myself as  
7 well as anyone else involved.

8 But I try never to have anyone else  
9 involved because then it becomes more of a risk as  
03:21PM 10 far as losing control of whatever scenario I'm  
11 working on or investigation and whatnot. So that's  
12 essentially the history of that.

13 On 2011, I began going in to help  
14 implement that particular solution. And if I am  
15 going to --

16 THE COURT: Let's take an afternoon break  
17 at this time.

18 MS. TUCCI-JARRAF: Okay.

19 (Jurors excused.)

03:22PM 20 (The following report of  
21 proceedings was had outside  
22 the presence and hearing of  
23 the jury:)

24 THE COURT: All right. Before we break,  
25 maybe, just, we'll -- the Court's observed,

1 Ms. Tucci-Jarraf, we've certainly heard a lot --  
2 about almost an hour-and-a-half of what I would term  
3 background testimony information, and, again, you're  
4 representing yourself and I want to give you  
5 specific leeway, but at some point during the course  
6 of the trial, we do need to relate your testimony to  
7 the personal knowledge as it relates to the  
8 allegations of Count 7 of the Indictment against  
9 you. So --

03:22PM 10 MS. TUCCI-JARRAF: That's where I was  
11 beginning to go --

12 THE COURT: Okay.

13 MS. TUCCI-JARRAF: -- before the break.  
14 Thank you.

15 THE COURT: Let's stand in recess.

16 THE COURTROOM DEPUTY: This honorable court  
17 shall stand in recess until 3:40.

18 (A brief recess was taken.)

19 THE COURTROOM DEPUTY: This honorable court  
03:43PM 20 is again in session.

21 THE COURT: Let's bring our jury in.

22 (Whereupon the following  
23 report of proceedings was had  
24 within the presence and  
25 hearing of the jury:)

1 THE COURT: Thank you. Everyone may be  
2 seated.

3 MS. TUCCI-JARRAF, you may continue with  
4 direct examination.

5 (Defendant Tucci-Jarraf's  
6 Exhibit 3 was marked for  
7 identification.)

8 MS. TUCCI-JARRAF: Okay. At this point,  
9 I'm going to ask Mr. Lloyd to assist me with the  
03:44PM 10 exhibit. It's a proposed exhibit that's not in  
11 evidence yet.

12 MR. LLOYD: Your Honor, I've explained to  
13 Ms. Tucci-Jarraf that my wife finding me near  
14 digital equipment, it would be found to be quite  
15 humorous.

16 THE COURT: Go ahead.

17 MS. DAVIDSON: At this point, Your Honor, I  
18 object to relevance. She hasn't laid a proper  
19 foundation to this document. I'm not sure where  
03:46PM 20 it's from, and I also object on the relevance  
21 grounds.

22 MR. LLOYD: Your Honor, maybe I should ask  
23 a few questions.

24 THE COURT: Go ahead. With that objection  
25 in mind, go ahead and ask a few questions.

1 MR. LLOYD: Ms. Tucci-Jarraf, you have in  
2 front of you a single-page document?

3 MS. TUCCI-JARRAF: Yes, I do.

4 MR. LLOYD: You do. And is it entitled at  
5 or near the top Offices of the United States  
6 Attorneys?

7 MS. TUCCI-JARRAF: Yes.

8 MR. LLOYD: And do you recognize this  
9 document?

03:46PM 10 MS. TUCCI-JARRAF: Yes, I do.

11 MR. LLOYD: And I suppose with a relevance  
12 objection pending, Your Honor --

13 THE COURT: What is the relevance, either  
14 Ms. Tucci-Jarraf or your standby counsel; what is  
15 the relevance of this document?

16 MS. TUCCI-JARRAF: It goes to -- this fact  
17 is of consequence as to the UCC filings which were  
18 the actual insight of the factualized trust that  
19 they have already presented and entered into  
03:47PM 20 evidence, and it is the basis for my intent as to  
21 the specific events that happened on July -- July  
22 2017 as to there was no intent to commit a crime.

23 THE COURT: Maybe this might be appropriate  
24 for a jury charge conference, but is this a document  
25 that you've seen or utilized --

1 MS. TUCCI-JARRAF: Uh-huh.

2 THE COURT: -- at or around the time?

3 MS. TUCCI-JARRAF: It is the very reason  
4 why I actually did the UCC filings and was asked to  
5 protect the property of not just the United States  
6 but to find -- so it is relevant. It goes to my  
7 intent of not committing a crime.

8 THE COURT: I understand the position.

9 MS. TUCCI-JARRAF: Thank you.

03:47PM 10 MS. DAVIDSON: Your Honor, I don't  
11 recognize this. I mean, I've never -- Office of the  
12 United States --

13 THE COURT: I don't see the top. When you  
14 mentioned the -- when she said -- I don't -- okay.

15 MS. DAVIDSON: Offices of the United States  
16 Attorneys? I've never seen anything like that. All  
17 the U.S. Attorney's offices are individual, like  
18 U.S. -- United States Attorneys of the Eastern  
19 District of Tennessee.

03:48PM 20 THE COURT: Where are you saying you got  
21 this document from and when?

22 MS. TUCCI-JARRAF: This is actually from  
23 the Department of Justice website, and it's  
24 directly -- the link is actually at the bottom.

25 THE COURT: When did you get this document?



1 I mean, yesterday or --

2 MS. TUCCI-JARRAF: Oh, I've always  
3 had -- I've always had knowledge of this particular  
4 form.

5 THE COURT: I didn't ask you if you had  
6 knowledge. I said, When did you get this document?

7 MS. TUCCI-JARRAF: I printed it just  
8 directly from their website for 1649, but it's  
9 always been in their books, Protection of Government  
10 Property and Goods.

03:48PM

11 THE COURT: Go ahead.

12 MS. DAVIDSON: When did she print this?

13 THE COURT: I'll overrule the objection.  
14 Just go ahead.

15 What's the next defendant's exhibit  
16 number?

17 MR. LLOYD: I believe it's -- is it 4? 3.

18 MS. TUCCI-JARRAF: If you'll --

19 THE COURT: This is being admitted as  
20 Defendant's Exhibit 3. So go ahead with your direct  
21 examination.

03:49PM

22 (Defendant Tucci-Jarraf's  
23 Exhibit 3 was received into  
24 evidence.)

25 THE COURT: Do you want to talk about this

1 document now?

2 MS. TUCCI-JARRAF: Just a brief --

3 THE COURT: Go ahead.

4 MS. TUCCI-JARRAF: Thank you.

5 THE COURT: It's on the screen being shown  
6 to the jury.

7 MS. TUCCI-JARRAF: Okay.

8 THE COURT: You might want to move it  
9 around. There you go.

03:49PM 10 Thank you, Ms. Davidson.

11 MS. TUCCI-JARRAF: Thank you.

12 MR. LLOYD: Move that it be published, Your  
13 Honor.

14 THE COURT: It is. Thank you.

15 And, again, if you want to talk about  
16 it in your direct examination, it needs to be  
17 fact-based, not a summary of any argument.

18 Go ahead.

19 MS. TUCCI-JARRAF: Okay. So in -- in  
03:49PM 20 relation to the testimony in this particular trial  
21 regarding a factualized trust, there are certain  
22 documents inside of that factualized trust which are  
23 what we call the underwriting, and it was part of  
24 the solution in the universal cleanup, and  
25 specifically it started with the solution for

1 America and for the property of the United States of  
2 America and the people in America.

3 Each country has their own, but this  
4 was the specific one. And each country has its own  
5 registry that they utilize.

6 In America, it's a Uniform Commercial  
7 Registry, and each state will have its own portal of  
8 registry.

9 So, in Tennessee, for instance,  
03:50PM 10 Knoxville has its -- or Tennessee will have its own  
11 particular portal to be able to enter all property  
12 that's registered as property of the United States.

13 And in this particular one, it's --  
14 specifically the status of the property in transit  
15 is determined by the contract and the application of  
16 the Uniform Commercial Code.

17 So, essentially, in my experience and  
18 training, I thought that the Constitution and the  
19 statutes and the codes were the law of the land,  
03:50PM 20 especially the Constitution was the law of the land,  
21 when, in actuality, through my last 20 years of  
22 work, it was actually the Uniform Commercial  
23 Registry, and --

24 MS. DAVIDSON: Objection, Your Honor.  
25 Relevance.

1 MS. TUCCI-JARRAF: I'm speaking of personal  
2 knowledge.

3 THE COURT: Let me hear the objection.

4 MS. TUCCI-JARRAF: I apologize.

5 MS. DAVIDSON: Relevance and it's  
6 completely not true.

7 THE COURT: Well, we'll leave that for  
8 cross-examination.

9 Go ahead.

03:51PM 10 MS. TUCCI-JARRAF: Thank you.

11 So every piece of property that is  
12 registered in the United States is registered  
13 through the Commercial -- the Uniform Commercial  
14 Registry. Okay?

15 So as part of the solution, there was a  
16 perpetuity registration of property that had been  
17 filed in the United States, and it was done through  
18 the Washington, District of Columbia portal, which  
19 is particularly -- Washington, D.C., you have the 50  
03:51PM 20 states and the District of Columbia; Washington,  
21 District of Columbia. So it's not actually part of  
22 the states, of the 50 states.

23 It has -- that is the main portal.  
24 However, every state of the United States feeds into  
25 that D.C. portal. Okay? It's what we would call in

1 banking an international portal.

2 And every country has their own  
3 international portal and their states feed into that  
4 international portal. Okay?

5 And this registry, what it does is:  
6 It's basically where anyone internationally can go  
7 in and check that particular registry if they're  
8 given either the UCC number, registration number for  
9 that particular filing of property, a registry, and  
03:52PM 10 you can -- what is registered is claims of property  
11 with the identifications of that property, whatever  
12 content they want in there, the laws that will apply  
13 to that property, conditions.

14 There is many -- once a piece of  
15 property is filed, then there is amendments that  
16 they can make as far as transfers, even, about that  
17 property, what rules may apply to change  
18 jurisdictions and whatnot. So everything is within  
19 the Universal Commercial Code within the United  
03:53PM 20 States for that. Okay?

21 So there was one filed on May 4th,  
22 2000, which would have been the year that I actually  
23 started in the cleanup in Taormina, Sicily.

24 And I had no awareness of this  
25 particular perpetuity. And this perpetuity

1 basically covers all the systems here in the United  
2 States and the people themselves inside the UCC  
3 system. Okay?

4 And this perpetuity is -- my  
5 understanding is that the perpetuity, and after I  
6 had to do significant research on it in order -- and  
7 verification and validation of this particular  
8 perpetuity is because I was asked to go in and get  
9 this perpetuity back from a private individual that  
03:54PM 10 was holding it, and actually trying to negotiate his  
11 own -- for his own personal benefit basically all  
12 the Americans and all the property that were inside  
13 the United States.

14 This perpetuity back in 2000 had been  
15 written and actually filed by a gentleman named  
16 Charles C. Miller with the assistance of the U.S.  
17 Treasury, Federal Reserve, and Chinese. Okay?

18 Now, the Chinese are the other ones.  
19 The Chinese families overseas are the other ones  
03:54PM 20 that have significant holdings in the United States,  
21 and all of that is recorded because of what happened  
22 with the perpetuity filing in 2000, which basically  
23 secured all of the property in the United States  
24 into the hands of one individual. Basically other  
25 departments and systems were created which still

1 feed into the UCC, but they keep all the records.

2 Okay?

3 In my review back in the -- in 2011, it  
4 was near impossible for anyone -- in my experience,  
5 for anyone to figure out how the UCC even worked at  
6 that level without having someone inside who had  
7 told them.

8 So, based on that research, review,  
9 also the verification and validation of that  
03:55PM 10 particular perpetuity filing, I made a decision to  
11 go ahead and go in and get that particular filing,  
12 and that filing was actually offered by this  
13 individual as a gift to the people because he felt  
14 he was in the middle of negotiations for some kind  
15 of property in Hawaii and operations regarding the  
16 kingdom and -- of Hawaii and all of that.

17 And he was trying to negotiate a loan,  
18 and that's why he brought the gift out in the first  
19 place was because of my contacts with the actual  
03:56PM 20 families and the intelligence agencies and different  
21 governments was that he wanted me to assist him with  
22 this negotiation and with also the notice.

23 He basically -- this tool was a public  
24 trust tool that was -- it's created -- every single  
25 government was created from a trust, and basically

1 it's the people coming together and saying, "We want  
2 to have a better community."

3 That's how America was actually, you  
4 know, really started was everyone was fleeing from  
5 not just America but other places for more religious  
6 freedom, economic freedom, to be able to live their  
7 lives the way they felt they wanted to live, and  
8 then you had governments start to form in the form  
9 of local municipalities and whatnot which ended up  
03:56PM 10 becoming to the day that we have where we have the  
11 United States government. Okay?

12 So this perpetuity, when I was asked in  
13 December of 2000 and -- excuse me.

14 In December of 2011, because I was  
15 going to Switzerland to meet with Christopher Ray  
16 and the Swiss authorities regarding another  
17 operation that was going on was to stop off at NM  
18 Rothschild's in London, as well as Rothschild's in  
19 Zurich, and which I did, and this gentleman, this  
03:57PM 20 individual that was holding this, the property of  
21 the Uniform Commercial Code and everything that was  
22 inside of it had -- was going to -- his intent was  
23 to gift it to the people but yet be part of the  
24 management of that property. Instead, he actually  
25 gifted it.



1                   And so, Mr. Lloyd, if you could -- this  
2                   is the particular perpetuity which was written and  
3                   that I had to secure back for the United States'  
4                   government and the people of America, and this was  
5                   done in December of 2012, and then actually gifted.

6                   So this would be a proposed exhibit.

7                   (Defendant Tucci-Jarraf's  
8                   Exhibit 4 was marked for  
9                   identification.)

03:58PM 10               MR. LLOYD: This is proposed Exhibit --  
11               Defense Exhibit 4.

12                   And do you have it on your screen,  
13               Ms. Tucci-Jarraf?

14               MS. TUCCI-JARRAF: Part of it, yeah.

15               MR. LLOYD: I'm sorry?

16               MS. TUCCI-JARRAF: I also have it in front  
17               of me, but I can see it.

18               MS. DAVIDSON: Your Honor, none of these  
19               documents say what she says they say, and we've had  
03:58PM 20               many court hearings and rulings regarding these  
21               alleged UCC filings, Your Honor, and this Court  
22               ruled that they were inadmissible at that time, and  
23               we continue to believe that they're inadmissible and  
24               irrelevant. They don't say --

25               THE COURT: What is the relevancy of this

1 particular document? Who is Charles Miller?

2 MS. TUCCI-JARRAF: Charles Miller was part  
3 of the universal cleanup, and he worked with U.S.  
4 Marshals, as well as the U.S. Treasury and the  
5 Federal Reserve.

6 THE COURT: Has he been involved in this  
7 case at all?

8 MS. TUCCI-JARRAF: This is -- the filing  
9 itself is consequential -- is of absolute  
03:59PM 10 consequence in determining the actions that occurred  
11 and whether the funds were actually Mr. Beane's or  
12 not and whether I conspired to have something stolen  
13 or to continue to protect it. And this was my  
14 beginning of the protection of all of those funds.

15 THE COURT: Well, I've allowed testimony as  
16 background in this particular area, but I believe  
17 that this particular document does fall within the  
18 ambient of the Court's pretrial ruling.

19 And, furthermore, for the reasons  
03:59PM 20 therein, I don't believe it's relevant evidence  
21 under Rule 401.

22 And, furthermore, even if it somehow  
23 were, which the Court has not heard that it is, it  
24 would -- any probative value would be substantially  
25 outweighed by confusing the issues under Rule 403.

1                   So the Court will sustain an objection  
2                   to introduction of this document.

3                   MR. LLOYD: Your Honor, for the record,  
4                   Ms. Tucci-Jarraf has provided copies of this  
5                   document, both to counsel for the United States, as  
6                   well as to the co-defendant, and this document  
7                   consists of 12 pages.

8                   THE COURT: We'll mark it for  
9                   identification as Defendant's Exhibit 4, noting the  
04:00PM 10                  Court's ruling is sustaining the government's  
11                  objection to introduction of Defendant's Exhibit 4.

12                  MR. LLOYD: Thank you, Your Honor. I'll  
13                  mark it accordingly.

14                  THE COURT: All right. Go ahead,  
15                  Ms. Tucci-Jarraf, with your testimony.

16                  MS. TUCCI-JARRAF: Okay. So this  
17                  particular document was in the factualized trust,  
18                  and these are listed -- David, could you pull up the  
19                  factualized trust, please?

04:00PM 20                  MS. DAVIDSON: What exhibit?

21                  MS. TUCCI-JARRAF: My notes are up there.  
22                  This is the -- the --

23                  THE COURT: Documents pertaining to the --

24                  MS. TUCCI-JARRAF: The actual factualized  
25                  trust.

1 THE COURT: -- motor home sale?

2 MS. TUCCI-JARRAF: Yeah.

3 THE COURT: I'm just trying to figure out  
4 what the number is. I don't know if anyone recalls.

5 MS. DAVIDSON: Is it 105? Is that it?

6 MS. TUCCI-JARRAF: No, that's the  
7 Declaration of Valid Sale. I think it was the one  
8 behind that one. This one (indicating).

9 THE COURT: All right. Go ahead with your  
04:01PM 10 testimony.

11 MS. TUCCI-JARRAF: Thank you.

12 And this is Exhibit -- David?

13 THE COURT: 105? Government's 10- --

14 MS. DAVIDSON: It's 105, page 3.

15 MS. TUCCI-JARRAF: Thank you.

16 Okay. So, Exhibit 105, page 3.

17 If you would please go to the next  
18 page, David. One more page, please.

19 Okay. So in -- at the top in article  
04:02PM 20 2, you see the UCC record number, which is -- thank  
21 you, David -- 2000043135.

22 That is the perpetuity number on the  
23 UCC registration system regarding this perpetuity  
24 that was secured.

25 And the original intent of actually

1 even filing this particular document was that it was  
2 intended to be used for the financial benefit and  
3 interest of only a few and not for the American  
4 people.

5 So it was able to be obtained and  
6 properly gifted and duly accepted for the benefit of  
7 every person, not just in America and its systems,  
8 but also for the people and their systems all over  
9 the world. And that was done on -- in December of  
10 2012.

11 And underneath all of that in each of  
12 these articles, this -- it lists the due gift in  
13 article No. 4 where the perpetuity -- it actually  
14 has the other record numbers for the gifting that  
15 was actually done in order to protect you, your  
16 property, your neighbor, your neighbor's property,  
17 the law enforcement agencies, the systems, the  
18 actual -- anything that is considered U.S., so that  
19 the U.S., when it was being utilized as a piggy bank  
20 for foreign actors could then be returned back to  
21 the people. That was the whole purpose of obtaining  
22 back the perpetuity and having it gifted properly.

23 Underneath those gifts as well are the  
24 bond numbers of the -- of the three agents that were  
25 involved in doing that, including myself.

1                   And then, of course, there were a lot  
2 of agencies and intelligence agencies and  
3 departments from America especially, but later when  
4 it was expanded to include protecting the property  
5 and the people in each of the individual countries,  
6 it expanded into what's called the factualized  
7 trust.

8                   So that there is a uniformity amongst  
9 commerce available where the only issue then would  
04:04PM 10 be fraudulent actors inside, having to identify them  
11 and clean them out so that the fraud itself and  
12 application could be stopped. This was solving a  
13 structural issue of fraud. Okay?

14                  If you could please go down to 5 so I  
15 could see the whole thing, please.

16                  Thank you, David.

17                  And it seems really dry, all of these  
18 documents. Even for me, it just felt that way  
19 except for when you realize how it affects your  
04:05PM 20 everyday life. It all of a sudden becomes  
21 important. And that's what's happening in the  
22 cleanup right now and starting in October;  
23 specifically after October 18th of 2017.

24                  So, in this, No. 5 was the declaration  
25 of commercial claim. This is where basically to

1 give notice to foreign agents that had been imbedded  
2 into the United States' government branches, its  
3 departments, its agencies.

4           There was a commercial claim that was  
5 done, and essentially you have the Federal Reserve  
6 Bank who holds all this commandeered value of the  
7 American people. But not just the American people,  
8 it also holds commandeered value from people in  
9 other countries which are used in order for those  
04:06PM 10 countries to have their currencies.

11           So, for instance, a euro. In order to  
12 actually have a euro, they would have to have a  
13 Federal Reserve dollar inside of their bank in order  
14 for a euro. And that's where your currency  
15 fluctuations are different. It's based solely on a  
16 private banking system that benefits a few. Okay?

17           So this commercial claim went in, and  
18 the Federal Reserve Bank is -- along with the Bank  
19 for International Settlements and all of the  
04:06PM 20 international equivalence are basically your  
21 facilitators of all the value that goes back and  
22 forth of the property that's held in -- in custody.  
23 Okay?

24           So Federal Reserve Bank is actually the  
25 one that's holding in custody all of this property,

1     this value -- excuse me -- and the collateral is  
2     actually held -- so all the collateral is recorded  
3     and registered and it goes through the U.S.  
4     Treasury.

5                     Then the U.S. Treasury submits its --  
6     or creates its U.S. securities, and then the Federal  
7     Reserve basically goes out and sells it or they can  
8     sell it directly. The U.S. Treasury can sell it  
9     directly.

04:07PM 10                    So there has been a lot of strategic  
11     placing of who is particularly the U.S. Secretary of  
12     Treasury, as well as the who is -- works inside of  
13     the treasury. Okay?

14                    So, for instance, the one that I'm  
15     familiar with the most was Timothy Geithner who was  
16     Federal Reserve Bank and then later afterwards was  
17     your U.S. Secretary of Treasurer -- of Treasury.

18                    Let's see here.

19                    And those particular UCC records, I was  
04:08PM 20     the one who did the security of the actual  
21     individuals, because before it was done through  
22     birth certificates and whatnot.

23                    So in this particular instance, there  
24     were two filings that were done; one for the  
25     individual being and then two was the actual



1       treasurers or banks that are in the Federal Reserve  
2       system as members share -- how did he say it?

3       They're owners by holding shares.   Okay?

4               All of these banks, in order to clean  
5       them up, had to first be put into a position where  
6       they weren't able to commandeer the property of  
7       America and the American people.

8               So that's those particular filings  
9       which have a UCC record number 2012079290.   That was  
04:08PM 10       the one that secured you as an individual, you as a  
11       being.   Okay?

12              And in this particular one, which would  
13       be 2012079322, was to secure your property that may  
14       be held -- okay? -- in other banks, no matter where  
15       they were on the planet.   Okay?

16              You are considered the original  
17       depositories, and then the secondary depositories  
18       would be Federal Reserve Bank.   And then you have  
19       your -- all the other depositories that fall under  
04:09PM 20       that would be in their membership.

21              So every single depository on the  
22       planet was secured -- or excuse me -- your property  
23       was secured in any depository that's on the planet.  
24       So that way they would be able -- they wouldn't be  
25       able to use it for their own purposes without

1 telling you or without seeking proper approval.

2 Okay?

3 And throughout, since the time of this  
4 being filed, they have tried to utilize all of that  
5 property to utilize any kind of fraudulent funding  
6 that they could create, but they weren't able to  
7 move it around.

8 And, in fact, an executive order was  
9 just issued on December 20th, 2017 by the president  
04:10PM 10 for particular human rights abuses, which this is  
11 what it falls under.

12 If we go down to No. 6, please.

13 Okay. So, in No. 6 -- and this is the  
14 factualized trust document that was presented on  
15 July 11th, which we all heard testimony about.

16 So going through and knowing what each  
17 of these are is very important to understand what my  
18 intent was in this particular -- or the intent of  
19 everyone, even, including the Whitney Bank.

04:10PM 20 Let's see here.

21 Okay. So super custodian. You have a  
22 lot of property titles. I told you that we had done  
23 the mortgage investigations; correct? Because  
24 another part of all of this United Nations, which is  
25 basically just like a big organization, like a

1 members- -- a members-only organization. Okay?  
2 However, it's not just governments that belong to  
3 it. You also have members that are General  
4 Electric. So multinational corporations which are  
5 also members of the United Nations. Not many people  
6 know that.

7 The Vatican was another one. I had  
8 mentioned one of my professors who was the UN  
9 Vatican -- or the Vatican's UN representative.

04:11PM 10 This particular one here, they had tons  
11 of mortgage titles that were stolen and fraudulently  
12 transferred through the Federal Reserve systems, as  
13 well as all of the international equivalents.

14 In this particular instance what was  
15 done was that the perpetuity was amended again to  
16 include protection of every single property until we  
17 could clean it all up and figure out titles and a  
18 proper way to do it.

19 And there was just no way inside the  
04:12PM 20 databases of the banks at that time in order to  
21 clean it up because there was collusion between the  
22 title companies, the banks themselves, as well as  
23 politicians, and, of course, judicial.

24 There was a lot of rubber stamping.  
25 Mainly Florida got hammered for that for rubber

1 stamping foreclosures. That was the big foreclosure  
2 scandal, which is what in 2011, I was working on was  
3 the cleaning up the foreclosure scandal or exposing  
4 it and then cleaning it up. Okay?

5 So that No. 6 actually secured under  
6 that perpetuity the property of the United States,  
7 meaning all of the properties that -- I mean, where  
8 you're sitting; what building you're sitting on;  
9 what land you're sitting on; what home you have and  
04:12PM 10 what land your home sits on. All of it. Okay?

11 Also included in that filing, which was  
12 UCC No. 2012094308, would also be any kind of titles  
13 whatsoever. So, like, cars, which had to do  
14 with -- you have state conversions. Okay? You even  
15 have state conversions of homes. It's just harder  
16 to steal a home because you can't physically take  
17 it. You steal it via monetary instruments.

18 So, with a car, it's easier to have a  
19 theft. But in this particular instance, the theft  
04:13PM 20 is very elegant. It's very quiet. It involves what  
21 we call birth -- or what's been referred to as a  
22 birth certificate of the vehicle.

23 So when it's born, a birth certificate  
24 is submitted and then -- or is created, and then  
25 when someone purchases a vehicle, not many people

1 buy a car and pay cash all on one front. Usually  
2 it's mortgaged out. Okay?

3 When you do pay cash for that car, then  
4 you're able to get that birth certificate. And what  
5 ends up happening is: There were a lot of groups,  
6 because during the investigations I had to look at a  
7 lot of schemes that people were doing, and even  
8 charging money to figure out that -- these groups  
9 were charging money to teach people how to figure it  
04:14PM 10 out. Okay? Which can be a real risk to the public  
11 when they don't know all the facts and they don't  
12 understand how important it is to the banking  
13 industry and to the families behind it that own it  
14 that the people don't know about this stuff.

15 You know, because, really, the American  
16 government is supposed to be serving the people, and  
17 there are so many people at the highest levels and  
18 the middle levels and the lower levels. Let's just  
19 say levels that do want to serve and -- and have  
04:14PM 20 done everything they can to serve to the best of  
21 their abilities in very toxic environments. Okay?

22 So this particular one here was  
23 regarding anything including vehicle titles.

24 So at that point, Mr. Beane and I did  
25 have knowledge about that. I didn't exactly go over

1 all of it with him because I had a whole 'nother  
2 matter that I was -- and another imminent threat  
3 that I was actually -- or escalating to imminent  
4 threat that I was actually monitoring and having to  
5 handle in Washington, D.C. and I'm part of it.  
6 That's why I was in Texas was handling part of the  
7 foreign actors and their agents that were doing that  
8 threat.

9 So when I heard about the particular  
04:15PM 10 problem with USAA Bank and found out they were  
11 headquartered in San Antonio, as long as the threat  
12 in D.C. did not become imminent, I had the ability  
13 to go to USAA's headquarters and walk through all  
14 this stuff, because USAA -- the top bankers, they  
15 know about the UCC. They know about these filings  
16 in particular because everyone was notified back in  
17 2012.

18 And that included Department of  
19 Justice, especially the public integrity, as well as  
04:15PM 20 every Federal Reserve Bank president of the 12  
21 branches, as well as the Federal Reserve Bank  
22 governor, as well as U.S. Secretary of Treasury,  
23 Secretary of State, which was Clinton at the time,  
24 as well as Secretary of Commerce, which was Gary  
25 Locke, who was our former -- in Seattle, Washington,

1 he was our former mayor.

2 So the MSO -- that's how I became aware  
3 of the MSOs and all the car titles and whatnot and  
4 that when they're mortgaged out, the banks just send  
5 the titles over to IMF. Because IMF is basically  
6 everything from the United States, when it's  
7 fraudulently commandeered, and then played around  
8 with between all the banks in the banking systems.

9 Everything for law enforcement, the  
04:16PM 10 judicial branch. Every branch -- every branch,  
11 department and agency, everything gets recorded and  
12 basically goes from our U.S. Secretary of Treasurer  
13 through the Federal Reserve Bank and then over to  
14 IMF.

15 You have payments for -- for salaries,  
16 for instance. I was a prosecutor as well as a  
17 public defender. My check would come from the  
18 county auditor. But when you track it all back, it  
19 all comes from IMF, for instance, that manages all  
04:17PM 20 the accounts. So you have a master account sitting  
21 at Federal Reserve. Okay?

22 So we heard testimony regarding  
23 commandeered value not being held -- of the American  
24 people not being held in the Federal Reserve.

25 From my experience, my work with the

1 Federal Reserve, as well as U.S. Treasury, and, mind  
2 you, with the Federal Reserve, my work has never  
3 been direct because of the work that I was doing and  
4 the cleanup. I've never been inside of the Federal  
5 Reserve Bank. I've been inside of BIS, yes, Bank  
6 for International Settlements, which the Federal  
7 Reserve Bank here is a member of. And they actually  
8 have two people sit on the board. Okay?

9 Could I have 7, please? Thank you.

04:18PM 10 So, in Article 7, you know, we're  
11 talking about the depositories. Basically what  
12 happens is that the people, the individuals, even  
13 though it's been registered -- you've been  
14 registered, when you go to get a loan, for instance,  
15 you're the original depository. You're the only one  
16 that can issue value. This is a banking term for  
17 original -- it's also in the IRS. They have a form.  
18 It's called the 1099-OID, which is 1099 original  
19 issue discount.

04:18PM 20 So when you do a loan, whoever is the  
21 bank, they actually have to fill out a 1099-OID  
22 form. Who was the original issue and who is the  
23 discounter?

24 So when you want to go get a loan, you  
25 fill out all the promissory note. You fill out the



1 securitization -- or the -- excuse me -- the  
2 security agreement for a mortgage, for instance.  
3 Okay? And you agree to pay back in lawful money of  
4 the United States, which money and funding are not  
5 one and the same. Your money that you have in your  
6 pocket is not really money. It's -- they're debt  
7 instruments. Okay?

8 Money in America by the Constitution is  
9 gold and silver. That's it.

04:19PM 10 Okay. So what happens here is these --  
11 in No. 7, you see the actual UCC filings which  
12 secured everyone as an original depository, as well  
13 as anything that you create or that you work for  
14 that you exchange, you are an original depository.

15 It's already been recognized in  
16 banking, but that part's been hidden. Most people  
17 don't know about 1099-OIDs, the original issue  
18 discount. So when you send all that paperwork, that  
19 paperwork, basically they get a verification from  
04:19PM 20 the bankers that are involved. Okay? And the title  
21 company. And then the Federal Reserve would send  
22 money for that amount.

23 After the 1099-OID is filled out, they  
24 would actually send money to -- for instance, if I  
25 filled it out and I'm doing the loan, it would be

1 Federal Reserve sends it -- that amount of money --  
2 or excuse me -- that amount of debt instrument over  
3 to the bank that's in the deal and -- but it's in an  
4 account name, Heather Ann Tucci-Jarraf.

5 And there is a paper trail. There is a  
6 significant paper trail of everything I am speaking  
7 about. IRS has to have their paper trail. Federal  
8 Reserve has to have their paper trail. The bank,  
9 Federal Reserve Bank sending to, let's say, bank  
04:20PM 10 A -- okay? -- with the money -- with the debt  
11 instrument that I've now asked for for that loan,  
12 which I think the bank is actually loaning me.  
13 Well, it doesn't. It goes into an account, and that  
14 says Heather Ann Tucci-Jarraf. I'm the only signer  
15 on it.

16 Except for in the loan agreements and  
17 the promissory notes, I usually -- typically because  
18 it's Fannie Mae and Freddie Mac, there are uniform  
19 forms they use in mortgages, car purchases; anything  
04:21PM 20 that's purchased there are forms that they have to  
21 use. Okay?

22 In those particular forms will be the  
23 language where -- because they're boring forms --  
24 will be the language where I've unknowingly  
25 appointed the bank as my agent.

1                   So then the agent then goes in and  
2 moves the money from Heather Ann Tucci-Jarraf, an  
3 account I don't know exists at their bank to receive  
4 that money, and then moves it to a numbered account  
5 or some kind of other account, and that then becomes  
6 the -- where they say they're loaning me money from.

7                   That whole process that I've just  
8 discussed from the loan account behind the loan  
9 account all the way to the Federal Reserve to my  
04:21PM 10 hand, my signature, those are the kinds of monetary  
11 instruments that I worked with at the highest levels  
12 of bank trade and finance.

13                   In order to figure out how to protect  
14 all of that, this is the factualized trust. It was  
15 work of many, not just me. I had put in 20 years,  
16 but there were people that had put in 60 years, such  
17 as those ones that I discussed with the savings loan  
18 scandal. This is something that they were -- they  
19 worked on, too, to help secure everyone.

04:22PM 20                   So that was -- UCC record for the  
21 original depositories, that is 2012113593. That was  
22 the UCC record for that. It was an amendment made  
23 to the perpetuity.

24                   I guess what is important for everyone  
25 to understand is: What does perpetuity mean?

1 Typically a UCC filing has an expiration date. But  
2 because we had some great guys from the U.S.  
3 Treasury and Federal Reserve, of course they  
4 intended to use it for their own interest, but what  
5 was great about it is they helped in the solution.  
6 They made it a perpetuity, which means it never  
7 terminates. It never expires. It's forever more.

8 That's what was so significant about  
9 that document and why I spent so much time to go and  
04:23PM 10 get it and get it gifted properly.

11 So on this particular No. 8, we had a  
12 lot of -- in America, America is one of the largest  
13 debtors to China. China holds -- they're our  
14 biggest creditor. Okay? They hold a lot. And they  
15 stand to lose a lot in this cleanup. And yet at the  
16 same time, if they run things clean and not with  
17 fraud, they stand to be as great as everyone else.  
18 Okay? There is no better than, less than, and it  
19 truly is a transparent system that can serve its  
04:24PM 20 people as well, you know, working together then,  
21 possibly, instead of war. Okay?

22 So in this particular one, I got asked  
23 by basically your Italian version -- your Italian  
24 version of Jeff Sessions in 2000 -- the end of 2013  
25 because Italy and all the other countries weren't

1     able -- once you -- once every individual on this  
2     planet was secured, they couldn't print any money.  
3     Not the Federal Reserve. Nothing was working. They  
4     could not generate money for operations.

5                 And so they asked for, you know, a  
6     solution; what could we do. And it was due to the  
7     fact that a declaration of facts had been entered.  
8     Essentially a foreclosure had occurred on the  
9     fraudulent system only. Okay?

04:24PM 10                 The fraudulent system is what the  
11     banking systems had done and taken over. So, in  
12     America, it was 1871 when there was a  
13     reincorporation, the Constitution, and the way that  
14     they did it, because, you know, back then, people  
15     were still very fresh from the whole British thing.  
16     Okay? So they wouldn't allow too much. So it was  
17     actually the clause of the Constitution where  
18     Congress was granted unfettered power to regulate  
19     commerce.

04:25PM 20                 So through Congress is where the  
21     subversion and the takeover was allowed to happen,  
22     but it happened very slowly because people were  
23     still raw, and there were two factors that the  
24     Federal Reserve, those behind the Federal Reserve  
25     had to do was dumb down the judicial and dumb down

1 the people. Excuse me. Compromise the judicial and  
2 dumb down the public because the Federal Reserve  
3 that we know today is not the first try that -- it's  
4 not the first existing. It's not the only one.  
5 There were two prior forms, and each one was  
6 terminated.

7 In fact, right here by one of your own  
8 from Tennessee, Andrew Jackson. Okay? They  
9 terminated the first two versions of the Federal  
04:26PM 10 Reserve for collusion, extortion, theft.

11 There is a book, *If You Want to Rob a*  
12 *Bank, Own One*, which probably doesn't say much about  
13 my family since they do.

14 But if you go to No. 8, Declaration of  
15 Facts, you'll see the record numbers, which at the  
16 time -- at the time the UCC allowed me to do a whole  
17 bunch of -- or, like, a filing that was really long.

18 Well, there was concerted effort, and,  
19 mind you, I'm talking to intelligence agencies all  
04:26PM 20 the way through, similar to the day of in July of  
21 2017. I was talking to intelligence agents and law  
22 enforcement that -- relationships that I've had for  
23 many, many years in order to keep it from someone  
24 being hurt. Okay? Anyone being hurt.

25 We'll get into that. But this

1 declaration of facts, a lot of foreign actors who  
2 were actually benefitting from the way things have  
3 been tried to stop this and actually have the UCC  
4 parameters changed. So we were playing a game all  
5 the way through, and I had to break it down.

6 So unfortunately there is four UCC  
7 documents -- or excuse me -- three UCC documents in  
8 order to get one declaration of facts in, and this  
9 declaration of facts shut down the fraudulent system  
04:27PM 10 which was owned by a few, and using our own systems,  
11 our own law enforcement, our only branches and  
12 departments and agencies.

13 And there were so many good people  
14 inside of those branches, departments and agencies  
15 that have known about all this. There have been  
16 times when they have come out to try to say  
17 something, and it was just a matter of it never  
18 worked. Okay? Until now. That's all the changes  
19 that you guys -- that everyone can see now visibly  
04:28PM 20 since October.

21 And those particular agents  
22 and -- excuse me. Those particular branches and  
23 departments and agencies, no matter what badness it  
24 looks like they have done, there is really good  
25 people that are in there, which is why there is a

1 focus of just getting the foreign agents out. Okay?

2 There has also been a culture that has  
3 existed and grown like a fungus where those inside  
4 branches, departments and agencies aren't  
5 accountable to the people. And that's what's being  
6 cleaned up as well. Okay?

7 That's from these particular documents  
8 that are listed in this factualized trust. And  
9 we've been working quietly since 2012 to do this and  
04:28PM 10 to clean everything out and then announce to the  
11 public. It got hyper-accelerated due to that threat  
12 that was becoming imminent in D.C. that we were  
13 trying to deescalate and terminate the threat  
14 itself.

15 Article D, please.

16 So it may be boring. At least we're  
17 not going through the UCC themselves, but they are  
18 listed in here. It's part of the underwriting.  
19 They are very important, important documents, only  
04:29PM 20 for now, because at some point when it comes down to  
21 a much more peaceful environment globally, if not  
22 locally, it's going to be about the beings again and  
23 trusting each other and being transparent with each  
24 other.

25 But until then, this is what was being



1 created. It wasn't ready in July. Things got  
2 hyper-accelerated, again, because of that threat in  
3 D.C.

4 So, D here, there is some language in  
5 there, and it really is just legal jargon. Same  
6 with the inside of these UCCs. It had to be legal  
7 jargon because that is the jargon that was used in  
8 order to commandeer all the value.

9 So the actual audience of these UCCs  
04:30PM 10 and all of this were the lawyers and the bankers.  
11 We were hoping to have everything cleaned up without  
12 the people having to see all of these. But due to  
13 this war or this cleanup that's been going on behind  
14 the scenes not being visible, it would bleed out  
15 every once in a while. Okay?

16 We were also testing on how -- how do  
17 we -- how do we tell the American people that they  
18 have been lied to all this time? How do you tell  
19 all the people in every place on this planet,  
04:30PM 20 "You've been lied to all this time." How do you do  
21 that?

22 And a lot of it was just testing the  
23 awareness and how to raise the awareness without  
24 shutting down the systems completely so that there  
25 could still be service and working together.

1                   So a lot of the test cases I did from  
2                   2011 onwards was really kind of going in to  
3                   incorporate with the people directly so that we  
4                   could better understand, as well as the people could  
5                   better understand, hey, a lot of bad things have  
6                   happened.

7                   Everyone's intent is to change it now  
8                   together. That was kind of the point. But there  
9                   was a lot of fear. A lot of fear of pitchforks and  
04:31PM 10                  hanging ropes, and unfortunately on July 2017 -- in  
11                  July of 2017, that inner war, that war that's been  
12                  in the shadows bled out and we've gotten some more  
13                  facts on this.

14                  My particular whole purpose was to  
15                  protect not just Randall Keith Beane, but every  
16                  single person in America that -- because only  
17                  America was at risk with that information, that  
18                  process that was in that video.

19                  And I'll get more into that, but I  
04:32PM 20                  wanted to import the significance of this  
21                  factualized trust, the actual underwriting of this  
22                  factualized trust, the UCCs that are in there.  
23                  There is a significance. Every one at the top  
24                  levels of banking knows what that is. Government as  
25                  well.

1           There has been a transparent cleanup  
2   that's going on, and personally in -- my part of the  
3   cleanup has been to maintain the communication and  
4   the transparency at all levels, even though most  
5   people on this planet, to go and talk to them about  
6   this stuff, there would be no point of reference  
7   except for Hollywood and whatnot.

8           So that's why it was so important to  
9   have some of the cleanup come out and be visible  
04:32PM 10   prior to the moments of this case. And the setup of  
11   what this case truly was about was so that those  
12   would come out. Okay?

13           So I'm not going to go through the rest  
14   of them, but these particular documents that you  
15   have gotten, this is -- this is -- the significant  
16   part is that this factualized trust, everything is  
17   energetic. We moved everything from biometric  
18   securities to energetic securities during the  
19   cleanup in 2012.

04:33PM 20           Actually, March 18th of 2013 is when it  
21   was all completely finished. So everything is by  
22   energetic signature or moving into that.

23           And, in fact, you had Bank of America.  
24   Many of the banks are going in and doing patents on,  
25   for instance, like a iPad where you can put your

1 handprint on it and push out the confirmation for  
2 the amount just through your magnetic field.

3 So all of these patents are actually  
4 inside of the -- registered in the patent offices.  
5 You'll have American Express. You have Bank of  
6 America, Citibank. You have all these different  
7 technologies that they're trying to bring out in  
8 order to use the magnetic fields, the energetic  
9 fields of the actual individuals, because there is a  
04:34PM 10 lot of information that's been hidden that's coming  
11 out and has been coming out in bits and pieces, but  
12 it's all going to be coming out.

13 So they have tried to get ahead of the  
14 line because this technology that I just mentioned  
15 to you about the readers, so no cards, no nothing.  
16 It's just by energetic signature now is -- according  
17 to these patents, you know, to have this technology.

18 Those were filed, I believe, if I  
19 remember correctly, in 2011. And here we are in  
04:34PM 20 2018. This is something that's been prepped for for  
21 a very long time. Okay?

22 So that gives you some more information  
23 regarding the declaration of factualized trust. It  
24 was a document, because I was called -- we were  
25 actually in preparation for all of this, and it was

1 basically kind of like a scenario where you would  
2 present it to all of the parties that are engaged.  
3 And in this case, we're talking global. Okay?  
4 Because every place on this planet has a financial  
5 system that's connected to the global financial  
6 system. So we're talking a security issue here as  
7 well.

8 So typically all the work that I've  
9 done in the cleanup and my focus has been the  
04:35PM 10 financial system and the legal system. Those  
11 are -- that and the -- what we call i-tech,  
12 i-technology, which is any technology that uses any  
13 of the magnetic fields or the energetic fields of  
14 the actual body.

15 Those have been my specialities in  
16 making sure that the fraud is stopped and that there  
17 is no more bearing of the inventions and whatnot.

18 So I've worked a lot with Darpa  
19 scientists and had to -- because the Darpa  
04:35PM 20 scientists ended up not getting -- the funding got  
21 cut in so many areas because of everything that was  
22 happening here.

23 So they came to me because they  
24 knew -- knew what I -- what fields I was in. Okay?  
25 And would look for additional funding.

1                   So we even had a problem which involved  
2 inventions through Darpa and Darpa scientists and  
3 whatnot. So it became even more of a national  
4 security issue.

5                   So between financial, the legal, and  
6 then now you have the technology, you have real  
7 security issues that might be there which led to  
8 this greater threat that was escalating to imminent  
9 in Washington, D.C., which is where I was headed  
04:36PM 10 from Houston after dealing with part of the foreign  
11 agents that were part of -- that were doing this  
12 threat against the president, or in Texas, Houston,  
13 Texas.

14                   So when I got a call from Randy on the  
15 1st -- okay? -- or excuse me. Not on the 1st.  
16 On -- and I'm just going to go by my notes. It was  
17 July 3rd.

18                   Okay. On July 3rd, I had gotten a call  
19 from him saying that he was coming home. That  
04:37PM 20 was it. But I didn't have the communication from  
21 him. I had just arrived -- or excuse me. I had  
22 just arrived, and so I didn't have a long  
23 conversation with him in Houston, and I was just  
24 settling in the house.

25                   And so I talked with him, and he -- his

1 statement about what I had said was accurate. I  
2 did. I said, "If it's" -- you know, "Do you want to  
3 continue in old energies or do you want to create  
4 something new?"

5 And as you guys have all heard, at  
6 least some testimony, I'm very much about creating  
7 something new. I don't believe in judgment. I  
8 don't believe in retribution and all that. I  
9 believe in creating something new, but making sure  
04:37PM 10 none of that happens again.

11 So on July 4th, I did receive a notice  
12 of him of this video. Okay? And all this video was  
13 was some guy, and it said Harvey Dent at the bottom.

14 Other than the contents of the video  
15 itself, I didn't have any information as far as  
16 metadata or who made it, who put it out, because  
17 Harvey Dent wasn't the real name, and that was known  
18 just by the contents of the video.

19 I could tell somebody in the banking  
04:38PM 20 level or someone high up in the financial system or  
21 familiar with the highest level of the financial  
22 system would know those processes.

23 So somebody put together this video.  
24 That was -- after watching that video, I became  
25 concerned with the fact that it's out in the public

1 already. There was nothing that could be done about  
2 it, and people were clicking on it. You could tell  
3 that people were clicking.

4 So I made a call to my contacts in the  
5 intelligence, and it's the same contacts I was  
6 working with regarding the threat that was  
7 escalating to imminent in July of 2017, which is why  
8 I left my home in Boston to go on the road and start  
9 deescalating that.

04:39PM 10 It appeared that it was -- at least one  
11 of the foreign actors involved in that threat was  
12 involved in making sure this information came out.  
13 Possibly. I don't know.

14 I do know Harvey Dent's real identity  
15 at this point, for me, that's irrelevant, because,  
16 in my experience, the person that would put out this  
17 video is not the person that's behind it, and that's  
18 my experience with Occupy Wall Street and other  
19 investigations that I've done.

04:39PM 20 Typically someone is used that we call  
21 a casualty. In banking, it's cattle or human  
22 fodder. Okay? And they will put them out and they  
23 don't care if they're burned.

24 So with this video and the  
25 process -- now, I'm not familiar with the ACH



1 system. I am not focused on the ACH system. I'm  
2 more focused on the policies and the applications at  
3 the top, or let's just say the greater levels of  
4 which your ACH system flows in.

5 So as far as the details and the  
6 technicalities of ACH and how it works, I don't  
7 know. I only know from -- because I conducted a  
8 side investigation just to see, What is this ACH?

9 All I know is that when someone is able  
04:40PM 10 to go in and do \$30 million -- over \$30 million in  
11 CDs -- right? -- using their Social Security number  
12 and their name and a routing number from the  
13 Fed's -- because the Fed's routing system, with all  
14 the routing numbers for every bank, it's out on the  
15 Internet. It's always been out on the Internet.

16 The Feds have had their stuff, their  
17 particular Federal Reserve routing numbers out for  
18 anyone to get. Okay?

19 What was concerning is: I was familiar  
04:40PM 20 with not a part of but familiar with incidents that  
21 had happened before everything was digitized  
22 regarding the Social Security numbers and the  
23 treasury direct deposit accounts. Okay?

24 And essentially what you had going on  
25 with the ACH system starting in July of 2017 was the

1 same thing that had happened, you know, two decades  
2 before, just in paper form.

3 At least in paper form, they were able  
4 to manually catch it and not let it go through. A  
5 few got through. Actually, more than a few got  
6 through, which is why they had to train their  
7 employees differently. Okay? To be able to look  
8 for those particular things, the paperwork. So they  
9 could recognize the paperwork and then manually put  
04:41PM 10 it aside and a supervisor would grab it, go through  
11 it.

12 And then FBI, typically in every  
13 instance of fraud, it was FBI that was utilized.  
14 However, I have had instances where it wasn't. It  
15 was CIA that actually came in using FBI badges or  
16 other foreign agents, such as MI6, MI5. I've worked  
17 with MI6 and MI5 on a lot of banking stuff because  
18 of the UK sensor nodule in London City.

19 So, at this point, I didn't know who  
04:42PM 20 had put this video out, who had authorized it. All  
21 I knew is that the information that was in there  
22 would not be information that anyone who isn't in  
23 banking or who isn't at the higher levels, there is  
24 no way they would know it.

25 So at this particular point when

1 Randy -- and basically what I saw was on July 4th, I  
2 woke up and I was supposed to do a -- I was supposed  
3 to do just a real quiet day, no celebration, no  
4 nothing, but just a quiet day, and I saw the message  
5 regarding all payments have been paid off.

6 And I received the message immediately,  
7 and it was July 4th that it was dated. Now, as far  
8 as July 3rd, I don't know, but I do know that  
9 Facebook, especially Facebook and Google, those  
04:43PM 10 systems are backdoored. You can change the  
11 information. I believe that even an individual,  
12 like if I have a Facebook account, I can change the  
13 date showing  
14 that -- of anything that I posted, for instance. I  
15 don't know.

16 But as far as the actual systems, I  
17 have worked with Sue Harper Todd. Her husband --  
18 ex-husband is Henry Todd who actually worked with  
19 the VP of Google and all the other social media  
04:43PM 20 programs. And they were on Mount Everest in April  
21 of 2015 when the big avalanche -- in fact, the VP of  
22 Google privacy died in that particular operation.  
23 And they were going through private e-mails of  
24 myself, as well as this particular -- my associate  
25 to read through those kinds of e-mails.

1                   So is it possible that someone backed  
2     it up? I don't know. I mean, at that level, I  
3     would be questioning why they would spend so much  
4     time. Why so much effort?

5                   So my question for -- with Randy and  
6     then to see the 30 million in CDs, plus the whole  
7     debt thing that was paid off. So I just sat and  
8     watched.

9                   When I first got notice on July 4th, I  
04:44PM 10     sat and watched what everyone on the universal teams  
11     know that there might be a possible issue, and I  
12     also -- the way that I work is: We're able to -- I  
13     mean, we communicate anyways, but I use Facebook, or  
14     I've created two websites in the past during  
15     investigations, as well as solutions, and I usually  
16     will post there. Nobody knows that they're there  
17     until they do, or until I let them know.

18                   And basically that's how we -- I post  
19     things and then I get feedback on what I'm working  
04:45PM 20     on. But that's so that every single agency on the  
21     planet here can actually see what it is I'm working  
22     on, where my focus is, and it -- and that's all  
23     tracked. Okay?

24                   So as far as July 4th, I put out a  
25     Facebook post with the video and all on. And all on

1 was our code for anything having to do with the  
2 universal cleanup. But it's specifically with the  
3 terminating the threat that was escalating to  
4 imminent against the president of the United States.

5 So I gave them the -- I posted that  
6 video so that everyone could see that, and at that  
7 point with the 30 million, I already knew that  
8 Randall was going to be a target, but possibly a  
9 whole bunch of others.

04:45PM 10 It's human fodder. And I worked on the  
11 Haiti -- on different -- on the Haiti scenario where  
12 the Clinton -- President Clinton at the time and his  
13 foundations, there was tons of money. All these  
14 wires went in before the tsunami.

15 I was involved in all of that  
16 particular data after the tsunami happened with  
17 cleanups and whatnot, and it was a big coverup. But  
18 it was a money theft laundering operation. There  
19 was similar things where certain groups and certain  
04:46PM 20 persons were put out.

21 You could call it culling, a culling  
22 data or a culling piece where you try to get people  
23 to come to you to join in in the effort so people  
24 will donate. They will -- they will put together  
25 organizations to -- for human effort to be able to

1 get more donations.

2 So mainly any time some kind of scheme  
3 is there for money, I'm called in to be able to just  
4 determine who is involved, where is the identity so  
5 that we can figure out who put this out, what  
6 purpose, etcetera, etcetera.

7 I already know what the Federal Reserve  
8 does in scenarios like this, and basically they go  
9 in -- if they aren't the ones that actually put it  
04:47PM 10 out, you know, to put it out, they will go in and  
11 immediately FBI is involved. Okay?

12 In this particular instance, that was  
13 my concern because there were \$30 million in CDs.  
14 And since I didn't know the ACH system, I went in  
15 and tested the ACH system to see what we could find  
16 and how you actually bill pay, because I don't  
17 have -- I don't have any debt. Okay? So I don't  
18 have bill pay. I don't have any of that stuff. I  
19 do have a bank account, and I can do online stuff,  
04:47PM 20 but that's as far as I'm familiar with the actual  
21 apps. Okay?

22 So the ACH -- ACH system, I had to go  
23 in, and I did tests -- testing from July 5th all the  
24 way through July 8th, and then that -- the threats  
25 in D.C. became imminent; so I had to go there.

1 But as far as the 23rd of July, I did  
2 my last one, but I did that one -- I opened a credit  
3 card in order to be able to see how the credit  
4 card -- because that's the only thing that I hadn't  
5 tested was a credit card.

6 So I did open it, tested it, and I  
7 wasn't able to finish up with JPMorgan Chase until  
8 after -- obviously I went on a 30-day tour as part  
9 of this case, and that stuff -- a lot of data  
04:48PM 10 regarding ACH came out in this trial. You know, a  
11 lot of it.

12 So my experience with banking, with  
13 particular bank systems themselves, each  
14 bank -- I've worked with coders and programmers that  
15 have done things for the banks themselves because  
16 they will have their own programs. They will have,  
17 like, certain APIs where they connect up to the  
18 Federal Reserve system. So they have their -- kind  
19 of their own in-house, but it has to meet certain  
04:49PM 20 parameters to be able to communicate with the  
21 Federal Reserve.

22 I'm not technical on any of that stuff.  
23 So I actually contacted those particular coders that  
24 I know that have worked with the banks to explain to  
25 me that API and how if the account doesn't exist on

1 the other end there would never be any movement  
2 whatsoever of any funds.

3 I had to make certain determinations of  
4 whether -- human fodder works on both sides; not  
5 just the ones that are creating the problems but  
6 also the universal cleanups, the teams. It's been  
7 the main issue for everything is how life is valued.  
8 Okay?

9 So in this particular instance, I see  
04:49PM 10 this video go out. I already know how many people  
11 are going to just jump on this because so much  
12 discontent has occurred, not just in America but all  
13 over the world.

14 It's visible. If you open your eyes,  
15 you can see it. And that has also been the thing  
16 that I have been discussing with the different  
17 branches, agencies and departments and governments  
18 themselves and the families and the banking is,  
19 listen to the people. Everyone is discontent.

04:50PM 20 I was concerned for another -- of  
21 course, the details would be different, but the  
22 significance and the impact and the intensity would  
23 be similar to that which happened in Spain, you  
24 know, with the protests and trying to leave the  
25 Spanish government.



1                   These are things we're trying to work  
2                   to a solution where everyone comes together and  
3                   there is no more fraud; there is no more crime;  
4                   there is no more stealing and theft, and there is  
5                   just peace.

6                   So this went against anything and  
7                   everything. I started to check who put the video  
8                   out, because if it was part of the universal cleanup  
9                   to hyper-accelerate for some reason this existing  
04:50PM 10                  threat that was escalating to imminent in D.C., I  
11                  wanted to know about it because this is something --  
12                  for me, I would never put people in danger.

13                  And so I had to make a choice, and I  
14                  made a personal choice in July, and it was on  
15                  July 7th to go in and insert myself into a case.

16                  We've been building and waiting for a  
17                  scenario with the Federal Reserve and to be able to  
18                  calmly and collectively do this final part of the  
19                  cleanup and make things visible with everyone. That  
04:51PM 20                  includes a lot of the governments that are in -- on  
21                  this planet, but not all of them. And the two big  
22                  ones which were involved with D.C. were Russia and  
23                  China.

24                  So my question was: Who was pushing  
25                  this out? Who was pushing out this video? And I

1 know it seems like, oh, it's just some accounts,  
2 ACH, but it was actually a move that affected  
3 something much bigger that's been going on.

4 And, of course, anything that's visible  
5 now, from October to now wasn't visible back then.  
6 So nobody would have thought twice.

7 Even today to think that this case was  
8 connected to something much bigger seems  
9 implausible, almost.

04:52PM 10 I'm telling you: This is the moment  
11 where it starts and it begins, and that was what's  
12 been communicated through the different governments  
13 and the banking families who we have been in contact  
14 the entire time throughout this case.

15 I've even spoke about reports I had  
16 received from Parker Still and Department of Justice  
17 and where certain flaws, how I would handle it and  
18 everything else, as far as, like, the FBI reports  
19 that I had received.

04:52PM 20 So this has been a collective effort  
21 for this particular case. I already knew what the  
22 end result would be, but I had to make a decision.  
23 Basically what I was concerned about was the  
24 immediate risk to the people because at that point  
25 on July -- after July 4th and when -- especially

1 when Randall went public with certain things.

2 Now, he -- I monitored everything. At  
3 no time did he go into a process, at least where it  
4 was written out. But I did see things where "Call  
5 me" or statements like that that were posted, but  
6 never once did he post out the processes.

7 People were watching videos and then  
8 making new videos, which was a concern, because the  
9 more -- each person has their network. Okay. Then  
04:53PM 10 you get a friend. You make a friend, and now you  
11 have their network. You know, and as you go  
12 through, especially Facebook was a concern. Twitter  
13 was a concern. YouTube was another concern. And no  
14 attention was being given to it, at least in my  
15 contact, trying to determine where this came from.

16 At the same time, I knew that we had  
17 to -- I had to make a personal decision regarding  
18 whether if this comes to a case, do I put myself in.  
19 That wasn't even in question.

04:54PM 20 We've been preparing for some kind of  
21 case for -- me personally for over 20 years to be  
22 able to put things into the public light. So that  
23 wasn't an issue.

24 My issue was personal security, because  
25 depending on what level this was released at or by

1 who determined how much pressure was going to be put  
2 on.

3 Federal Reserve is one thing. Okay?  
4 FBI, that's another. I have -- I have enough  
5 history with those particular ones. It was at the  
6 higher levels, which ended up -- my concern was  
7 military.

8 As soon as I saw or heard -- I should  
9 say heard that Randall was -- that they were  
04:54PM 10 attempting to ship Randall off to Colorado, that  
11 confirmed a suspicion that I had had some time  
12 during, I would say, 7/10, 7/9, July 9th, July 10th,  
13 because, like I said, the factualized trust  
14 document, even that Declaration of Valid Sale  
15 wasn't -- didn't even exist. And I was truly trying  
16 to figure out who was being used, who was  
17 responsible, and a lot of times you just have to  
18 reverse engineer all the way back to Federal Reserve  
19 or whoever else may be involved.

04:55PM 20 Hence, the communication, initial  
21 communication with -- on the phone with Mr. Walker,  
22 and I think it was -- I believe it was Mr. Walker.  
23 Mr. Walker for the Ford F-150.

24 And I never once corrected Randall as  
25 far as him saying I was his attorney, because nobody

1 can -- everything that I do is paper trailed, and I  
2 have relationships within all the different  
3 agencies, branches and departments, not just here in  
4 the United States but everywhere else. So it's not  
5 that it would be a problem at all. The question  
6 was: How far do we take this to ferret out the  
7 foreign agents? Okay?

8 Get the foreign actors and their  
9 foreign agents to make a trail all the way from the  
04:56PM 10 top down to a bottom level in one sitting or one  
11 unexpected event.

12 Similar as to what happened to me  
13 during the investigations with the mortgage. There  
14 was an unexpected event. I was arrested, and -- by  
15 those that I worked with and have been explaining  
16 things to you for two weeks. I wanted to create  
17 something that would be similar if we needed it.  
18 Okay?

19 Unfortunately it was created for me  
04:56PM 20 through July events. I was looking to create  
21 something much later and more prepared.

22 But at the same time, because of the  
23 potential human fodder that would occur from this  
24 particular video and the possibility of humans were  
25 becoming so discontent with everything, they were

1 looking for solutions anywhere, and there is a very  
2 large perception, especially in America, but also  
3 overseas, that, you know, there is commandeered  
4 value.

5 There are groups that have been around  
6 for longer than I've been born promoting those kinds  
7 of concepts and literature that's been written and  
8 testimony, congressional testimony that's been  
9 given.

04:57PM 10 So it's not like all of a sudden this  
11 year or last year there were these -- like, for  
12 instance, you ended up having groups that were  
13 created.

14 Hoover -- J. Edgar Hoover was very  
15 great about creating programs or, like, a box; what  
16 we call a box. We call it a box. Throw them in the  
17 box so that our attorneys can handle it easier.  
18 Human management. Okay. Human management programs  
19 are key for -- in the banking world and in the  
04:58PM 20 finance world.

21 So in this particular box you'll have  
22 certain classifications. Okay? And that's what was  
23 wearing is because videos that were coming off of  
24 this Harvey Dent video that were being re-posted  
25 with certain language on top or on bottom or videos

1 that were made about this video that had been made  
2 by Harvey Dent or had been put out by Harvey Dent  
3 were following some of those boxes, and we were  
4 trying to discover who -- who let this data out.  
5 Okay?

6 On July -- by July 8th, there was no  
7 doubt in my mind that Randall would definitely be  
8 arrested, but there was also a high possibility, a  
9 high probability that Federal Reserve, if they had  
04:58PM 10 the proper incentive, would show up in that  
11 particular court case, if possible.

12 So when Randy introduced me -- there is  
13 nothing else that they can touch me on as far as to  
14 create the illusion for arrest or anything. So give  
15 them something.

16 The one thing, when he had stated  
17 attorney, because many people don't know the  
18 difference between lawyer and attorney, or the  
19 application. All I know is what I've received from  
04:59PM 20 a member of DOJ and a ghostwriter for SCOTUS.

21 Anyways, that came in that day.

22 I didn't correct him. I let him say  
23 that. I even said it on a video. There was a video  
24 that you watched. I believe it's Exhibit 94. Is  
25 that correct?

1                   Exhibit 94. I made the visual. I hate  
2                   photos. I hate video. I don't do it. That  
3                   particular day, I did, and the only recording that I  
4                   made was of me talking on my end.

5                   I don't record people, period. I don't  
6                   -- I make them -- I call them supplemental  
7                   recordings, because, actually, everything is  
8                   recorded whether you think it is or not. I don't  
9                   care if you put your phones or you walk into a  
05:00PM 10                  ferreted cage. It is all recorded. If there is a  
11                  human body in there, it is known. Okay?

12                  So I made a supplemental video but only  
13                  of me speaking on that end. That was the only  
14                  thing. But it was -- so it took a little bit more  
15                  prodding. And I did have assistance and did myself  
16                  in order to prod.

17                  On July 11th -- or excuse me -- on  
18                  July 10th when I did the phone call with Mr. Byrne  
19                  and Mr. Forbes and then later on we had

05:00PM 20                  Ms. Palmisano come in, as well as Mr. Cohen, who was  
21                  the owner of Buddy Gregg, it was obvious that there  
22                  were so many that were going to be affected just by  
23                  this one incident with Randall Keith Beane and this  
24                  Harvey Dent video.

25                  Well, by July 7th, I had already



1 received over 300,000 -- over 300,000 people had  
2 sent me data of them trying the process as well.

3 I asked everyone to keep screen shots  
4 and to make sure everything was recorded on our  
5 teams that were testing everything. But these  
6 individuals, these 300 thought -- I didn't respond  
7 to any of them, but I had them.

8 So on July 7th, going into July 7th,  
9 certain universal teams were used to be able to go  
05:01PM 10 in and put the word out because there was a concern  
11 for human fodder and to eliminate that risk.

12 So there was a radio show, and I  
13 explained to everyone, "If you are doing it, you  
14 know, at this point you don't do anything that you  
15 don't feel comfortable -- or that you don't know  
16 about. If you are doing it, keep screen shots of  
17 everything so that everything can be handed over to  
18 the authorities."

19 Because at that point, I had not tested  
05:02PM 20 -- except for maybe two tests, and the -- I didn't  
21 keep all the screen shots. I wish I had, because on  
22 July 5th, I believe it was -- I tested it twice.  
23 One was a CD application to see how that worked, and  
24 it didn't work. So I'm not sure how USAA -- I was  
25 not sure at the time how Randall was able to do 30

1 of them.

2 Now, during this trial, I see how it  
3 was done. Because of the fact that it was cashed  
4 out within two hours -- excuse me. They didn't do  
5 the hold.

6 As USAA -- I can't remember.  
7 Alisha -- the witness from USAA had stated that they  
8 were supposed to have a 10-day hold on it.

9 Apparently so that they can get the communication  
05:03PM 10 back from the Federal Reserve or from the  
11 originating bank. Because that's what it's called.  
12 When you have a transaction that originates from  
13 somewhere, it's called originating bank. Okay?

14 So from that originating bank, they do  
15 this 10-day hold or up to a 10-day hold. Obviously  
16 there was no hold, because within less than -- less  
17 than a day, he goes in and -- to get a line of  
18 credit and he's told he can cash it. So that became  
19 even more of a concern for us because if it's one  
05:03PM 20 institution, maybe it's possible in others.

21 And you're talking about an institution  
22 that's been around as long as -- you know, almost as  
23 long as the Federal Reserve.

24 So through this, I did a number of  
25 different accounts to go in and try them out to see,

1     What did it look like? Did each one have the same  
2     system? And, meanwhile, while I was doing that, the  
3     intelligence guys and the tech guys were actually  
4     tracking everything to see from -- let's just say  
5     what we call behind the screens. Okay?

6                 So inside of the banking facilities  
7     themselves, they have their own programs. Me  
8     sitting at a computer, I can't look at it. I can't  
9     see what's going on on their end, but I can see  
05:04PM 10    what's going on in front of me.

11                So we were able to track that part, to  
12    field that part, and then the guys, the other part  
13    of the universal teams that were working on the  
14    cleanup, were able to see the other parts. I have  
15    not seen the other parts.

16                Since I started with this particular  
17    instance, I ended up here and haven't been able to  
18    follow through, other than to give the data of what  
19    I had been able to experience by my own tests, and  
05:05PM 20    then my sole focus was to keep Randall Keith Beane  
21    alive, not disappeared, and to also give incentive  
22    to have the Federal Reserve show up so that we could  
23    have a final closure on data that needed to come out  
24    that many have been waiting a lot longer than the  
25    20 years I have to have that data come out.

1 I'm going to have some documents to  
2 enter into evidence. Do you want me to do that now  
3 or do you want to break?

4 THE COURT: I think we'll break for the day  
5 at this point.

6 MS. TUCCI-JARRAF: Okay.

7 THE COURT: I thank the jury for --

8 MS. TUCCI-JARRAF: Thank you.

9 THE COURT: -- your attention today. We're  
05:05PM 10 obviously going a little bit beyond what maybe we  
11 estimated, and I appreciate the jury's cooperation  
12 and patience in that regard. So we'll stand in  
13 recess.

14 I have one brief matter in the  
15 morning. So I'm going to ask you to be here at 9:15  
16 a.m. So we'll try to start tomorrow, which would be  
17 Tuesday, January 30, at 9:15 a.m. So thanks to the  
18 members of the jury, and we'll see you in the  
19 morning.

05:06PM 20 (Jurors excused for the day.)

21 THE COURT: Let me ask you: How much more  
22 time do you anticipate on your direct examination?

23 MS. TUCCI-JARRAF: I'm not sure. I have  
24 the documents to show, the -- I have some documents  
25 that I want to enter into evidence, as well as

1 testimony. But it's just me as the witness. I'm  
2 not doing another witness.

3 THE COURT: Okay. So I'm not going to hold  
4 you to it, but roughly, in terms of introducing the  
5 documents and your additional direct exam, I just --

6 MS. TUCCI-JARRAF: I'm not sure. I'm not  
7 going to make the assumption of moderate cross  
8 or --

9 THE COURT: I'm not -- I'm not asking how  
05:07PM 10 long they will take. I'm just saying from -- for  
11 you to finish your direct examination, about how  
12 long would you anticipate?

13 MS. TUCCI-JARRAF: I told Ms. Davidson I  
14 expect to probably go through or at least after  
15 lunch through the afternoon. Possibly the end of  
16 the day. I don't know.

17 THE COURT: Well, we're up to the events in  
18 July. So, let's do this: Let's take a 5-minute  
19 recess. I want to come back and discuss the jury  
05:07PM 20 charges because those will guide, you know, any  
21 rulings I may have to make on introduction of  
22 evidence or introduction of documents.

23 So we're going to take a 5-minute  
24 recess. I think everybody got the jury -- draft  
25 jury charge Friday and actually looked at it over

1 the weekend, and we'll come back in and have our  
2 charge conference in five minutes. Thank you.

3 We'll stand in recess, let's say,  
4 until 5:15.

5 (A brief recess was taken.)

6 THE COURTROOM DEPUTY: Please come to order  
7 and be seated.

8 THE COURT: All right. I do want to go  
9 ahead and talk about the jury charges. I know we're  
05:17PM 10 not at the end of the case, but I think we can go  
11 ahead and discuss the jury charge and have our jury  
12 conference.

13 Before we do that, the Court notes that  
14 the Indictment in this case contains forfeiture  
15 allegations, and it appears to the Court that these  
16 forfeiture allegations are directed only as to the  
17 defendant Mr. Beane, as they concern the motor home  
18 Mr. Beane allegedly attempted to purchase, as well  
19 as a requested personal money judgment against him.

05:17PM 20 Let me turn to the government. Is that  
21 the government's understanding of the forfeiture  
22 allegations it is pursuing in this case?

23 MS. SVOLTO: Yes, it is, Your Honor.

24 THE COURT: With that in mind, Federal Rule  
25 of Criminal Procedure 32.2(b)(5)(A) provides that in

1 any case tried before a jury, if the Indictment  
2 states the government is seeking forfeiture, the  
3 Court must determine before the jury begins  
4 deliberating whether either party requests that the  
5 jury be retained to determine the forfeitability of  
6 specific property if it returns a guilty verdict.

7 In other words, the way the Court reads  
8 Rule 32.2(b)(5)(A), and this is directed to the  
9 government and Mr. Beane because the forfeiture  
05:18PM 10 allegations do not involve Ms. Tucci-Jarraf, but if  
11 either party requests, then if, and only if, there  
12 were a guilty verdict as to Mr. Beane, then at the  
13 request of either party, the jury would then have to  
14 deliberate as to whether forfeiture is appropriate.  
15 If the parties don't request that, then the Court  
16 would determine the issue of forfeiture. Again,  
17 that's dependent on a guilty verdict in this case.

18 So, with that in mind, the question  
19 then becomes: Does either party seek a jury  
05:19PM 20 determination as to whether the motor home -- since  
21 we're talking about specific property under Rule  
22 32.2. So I would not interpret that to include the  
23 requested money judgment. That would be determined  
24 by the Court; again, if there were a guilty verdict  
25 at the time of sentencing.

1                   So we're only talking about the motor  
2 home, and the question becomes whether either party,  
3 that being the government and Mr. Beane, seeks a  
4 jury determination as to -- opposed to a Court  
5 determination as to whether the motor home is  
6 subject to criminal forfeiture if there were to be a  
7 guilty verdict returned in this case as to  
8 Mr. Beane.

9                   So let me ask the government first.

05:19PM 10               MS. SVOLTO: The government does not seek a  
11 jury determination of the forfeiture of the motor  
12 home.

13               THE COURT: Mr. Beane. Mr. McGrath, you  
14 can --

15               MR. MC GRATH: I'm sorry, Your Honor. I'm  
16 speaking for Mr. Beane.

17               THE COURT: That's fine.

18               MR. MC GRATH: Mr. Beane would prefer the  
19 jury determination.

05:20PM 20               THE COURT: He would request a jury  
21 determination?

22               MR. MC GRATH: He does, Your Honor.

23               THE COURT: All right. So you know what  
24 that means. If the jury comes in and decides guilty  
25 on any of the relevant counts --



1 MR. BEANE: Right.

2 THE COURT: -- then we would have to have  
3 the jury -- to charge the jury again on whether  
4 forfeiture was appropriate. That's what you would  
5 request?

6 MR. BEANE: Sure. Yeah.

7 THE COURT: All right. Then in light of  
8 that request for a jury determination on forfeiture,  
9 Rule 32.2(b)(5)(B) provides that the government is  
05:20PM 10 to submit a proposed special verdict form listing  
11 each property subject to forfeiture and asking the  
12 jury to determine whether the government has  
13 established the requisite nexus between the property  
14 and the offense committed by the defendant.

15 So, I would ask, in light of that  
16 request by Mr. Beane, that the government submit a  
17 proposed special verdict form as to the  
18 forfeitability of the motor home at some point  
19 tomorrow, or at least --

05:21PM 20 MS. SVOLTO: Yes.

21 THE COURT: -- by -- well, by -- if  
22 we -- let's say by tomorrow afternoon.

23 MS. SVOLTO: Okay. Yes, Your Honor, we  
24 will.

25 THE COURT: All right. Thank you.

1                   Let's now look at the draft jury  
2 charge. Typically at a charge conference, I'll look  
3 at the government first and see if they have any  
4 objections or questions or comments about the draft  
5 jury charge and then I'll go to each defendant.

6                   So let me start with the government.  
7 Ms. Svolto, are you handling that or Ms. Davidson or  
8 both?

9                   MS. DAVIDSON: I think I'm prepared to  
05:21PM 10 handle it.

11                  THE COURT: Okay.

12                  MS. DAVIDSON: If -- there are just some  
13 form -- at this point, I don't think the Court has  
14 made any judicially-noticed facts, and that's page  
15 7. And, Your Honor, we object to the good-faith  
16 defense. The defendant has not asked for it. I'm  
17 not sure that it's applicable in this case.

18                  THE COURT: All right. What page -- what  
19 page is that?

05:22PM 20                  MS. DAVIDSON: That's on page 34.

21                         And then I think page 49 is not  
22 applicable.

23                         And then I don't think we had a witness  
24 that testified to both facts and opinions, and  
25 that's 52. I think that should be taken out.

1 THE COURT: All right.

2 MS. DAVIDSON: And page 53, I don't think  
3 we had any summaries that were not admitted into  
4 evidence.

5 THE COURT: Is that all the government's  
6 comments?

7 MS. DAVIDSON: Yes, Your Honor.

8 THE COURT: I would tend to agree with you  
9 on pages 49, 52 and 53. Again, as we draft these at  
05:22PM 10 the beginning of the trial or toward the beginning  
11 of the trial and some may or may not be applicable.

12 For example, page 52 is defendant's  
13 election not to testify or present evidence. I'm  
14 sorry. Page 49. So we would take that out and  
15 instead give the defendant's testimony charge on  
16 page 50, i.e., defendants' testimony, since both  
17 defendants did decide to testify, and I would tend  
18 to agree with the government that we did not have --  
19 looking at page 52 -- a witness testifying as to  
05:23PM 20 both facts and opinions and we have did not have  
21 summaries or other materials not admitted into  
22 evidence. That's at page 53.

23 So let's go back to page 34, which in  
24 the draft -- again, we know these jury charges must  
25 conform to the evidence or are dependent on the

1 evidence submitted at trial.

2 Mr. Beane, I'll ask you if you have any  
3 comment to the jury's -- I'm sorry -- to the  
4 government's request not to include the good-faith  
5 defense. This only relates to the fraud, which is  
6 only the counts directed to you in the Indictment.

7 So looking at page 34, do you have a  
8 response to the government's request or objection  
9 not to include the good-faith defense charge?

05:24PM 10 MR. MC GRATH: May I have just a moment  
11 with Mr. Beane?

12 THE COURT: Yes.

13 MR. MC GRATH: Thank you, Judge.

14 (A discussion was had off the  
15 record between Defendant Beane  
16 and his counsel.)

17 MR. MC GRATH: I appreciate the Court's and  
18 everyone's patience.

19 Looking over it, we'll have a chance to  
05:24PM 20 go over this again to see if he wants to change his  
21 mind about any additions, changes or comments.

22 THE COURT: All right. So, I guess, you  
23 mean to the charge -- right now I'm only asking  
24 about page 34.

25 MR. MC GRATH: Oh, yeah, yeah. I just

1 wanted to look that over real quick.

2 THE COURT: While he's looking that over,  
3 we'll hold the government's objection in abeyance.

4 Ms. Tucci-Jarraf, do you have any  
5 objections to the charge as drafted?

6 MR. LLOYD: Your Honor, I have a -- I  
7 guess, a combination question or suggestion being in  
8 sort of a --

9 THE COURT: That's fine.

05:25PM 10 MR. LLOYD: -- twilight role in this case  
11 or ambient role.

12 THE COURT: Go ahead.

13 MR. LLOYD: I might suggest to both  
14 Ms. Tucci-Jarraf and to the Court that if you have,  
15 beginning on page 41, three definitions of possible  
16 money laundering that -- that in the absence of the  
17 jury being called upon to specify what money  
18 laundering, if any, occurred, the jury could be  
19 confused enough to reach an inconsistent verdict  
05:25PM 20 without knowing it if -- if the jury believes one  
21 co-defendant conspired to commit money laundering  
22 form A or type A, but the other co-defendant  
23 conspired to commit money laundering type C.

24 THE COURT: What are you suggesting or  
25 requesting or proposing?

1 MR. LLOYD: Well, I might -- if I could  
2 have a little time, maybe I could propose some  
3 alternative language in the -- tomorrow before the  
4 middle of the day which might affect the verdict  
5 form.

6 THE COURT: All right. Ms. Davidson.

7 MS. DAVIDSON: Your Honor, to be perfectly  
8 honest, I have not researched this issue and I would  
9 like some time to research what Mr. Lloyd brings up.  
10 I really don't know the answer.

05:26PM

11 THE COURT: All right. Well, that's good  
12 we're talking about this today then.

13 MS. DAVIDSON: Uh-huh.

14 THE COURT: All right. We'll reserve  
15 Mr. Lloyd's comments, or both parties look at and  
16 consider in more detail Mr. Lloyd's comments  
17 regarding page 40, Object Offenses: Money  
18 Laundering.

19 All right. Excuse me just a second.

05:27PM

20 And look -- as you're considering that,  
21 I'm jumping ahead to page 45, which is part of this  
22 same charge, which, I guess, I would style as a  
23 unanimity instruction. So look at page 45 as you  
24 being the parties or counsel for the parties. Also  
25 consider the issue raised by Mr. Lloyd.

1 MR. LLOYD: Your Honor, my page 45 is  
2 definitions pertaining to money laundering.

3 THE COURT: Well, let me -- on this  
4 particular charge, I'm looking at the last paragraph  
5 7. It's on my page 45, and it may have been copied  
6 different. If you look at the last paragraph --

7 MR. LLOYD: Yes, sir. Yes, Your Honor.  
8 46.

9 THE COURT: Paragraph 7 talks about the  
05:28PM 10 government need only prove an agreement to commit at  
11 least one of them, i.e., the three forms of money  
12 laundering, but they must be unanimous agreement,  
13 etcetera.

14 So take a look at that as we're also  
15 considering the first part of that charge.

16 MS. DAVIDSON: So if I understand it  
17 correctly, Mr. Lloyd wants a verdict form that lists  
18 all three for -- three separate times? I mean,  
19 three separate kinds?

05:28PM 20 MR. LLOYD: Counsel is giving me more  
21 credit for coherent thought than I deserve, but --

22 THE COURT: I think he's questioning or  
23 pondering whether -- based on this, whether the  
24 verdict form would need to be changed.

25 MR. LLOYD: Right. Because I'm not sure if

1 the jury found whether the -- and as it stands now,  
2 the jury is not required to disclose it, but if the  
3 jury were to find that one co-defendant did launder  
4 money but laundered money in the sense of hiding its  
5 source and then came to the conclusion that the  
6 other co-defendant laundered money in a different  
7 way, I'm not sure that conspiracy conviction could  
8 stand because there wouldn't have been agreement.

9 THE COURT: Any comment at this point or do  
05:29PM 10 you want to look at it?

11 MS. DAVIDSON: Well, like I said, I would  
12 like to research it more, but it seems like the one  
13 that you -- on page 45, the instruction that you  
14 give on page 45 takes care of that, because you do  
15 tell the jury that they must agree that both parties  
16 engaged in that one.

17 THE COURT: Well, take a look at it. It  
18 says, "You must be in unanimous agreement as to  
19 which offense a particular defendant conspired to  
05:30PM 20 commit."

21 Maybe -- maybe it needs to say that the  
22 defendants together -- I mean, the first question is  
23 would they have to -- as Mr. Lloyd seems to be  
24 stating, would they have to -- would the jury  
25 have -- there are three separate methods that could



1 lead to money laundering.

2 Does the jury in their deliberations  
3 have to conclude that both defendants conspired as  
4 to the same one?

5 MS. DAVIDSON: Yes.

6 THE COURT: If that's the case, maybe we  
7 need to look at the language, the unanimity  
8 language, too, because it does say a particular  
9 defendant.

05:30PM 10 But -- and that may -- that may take  
11 care of Mr. Lloyd's, you know, comment that he  
12 raised. Perhaps. I don't know. You all take a  
13 look at that. That's fine.

14 MR. LLOYD: Yes, Your Honor.

15 THE COURT: All right. And, Mr. Lloyd, on  
16 Ms. Tucci-Jarraf's behalf, or, Ms. Tucci-Jarraf,  
17 besides the Object Offenses: Money Laundering  
18 charge, are there any other charges to which there  
19 are objection or comment?

05:31PM 20 MR. LLOYD: Do you have any other  
21 objections to the draft charge?

22 MS. TUCCI-JARRAF: Without prejudice, I  
23 have no further comments or objections or any kind  
24 of -- just with the exception of what Mr. Lloyd  
25 brought up.

1 THE COURT: Mr. Beane, subject to  
2 any -- subject to your response to the government's  
3 objection as to including a good-faith defense, are  
4 there any other objections or comments from you as a  
5 defendant to any other aspects of the jury charge?

6 MR. BEANE: No.

7 THE COURT: All right. Mr. McGrath?

8 MR. MC GRATH: Yes. And, sorry. He got it  
9 out a little bit early.

05:31PM 10 THE COURT: That's okay.

11 MR. MC GRATH: Yes. Page 34 and 35, the  
12 fraud and the good-faith defense, there would be an  
13 objection. I think that's -- my client believes  
14 that is needed in there. He's spoken to his intent  
15 as a possible defense and discusses that as an  
16 element that's been a factor that we've been  
17 discussing or that Mr. Beane, I should say, has been  
18 discussing throughout this trial. I believe that  
19 the good-faith defense of fraud is something that  
05:32PM 20 needs to stay in to the jury instructions.

21 THE COURT: What would be the government's  
22 response to that, to the defendant's argument that  
23 it is one of his defenses that he's been raising  
24 through his testimony and the evidence?

25 MS. DAVIDSON: I guess I would say that I

1 don't understand that theory then. But, I mean, he  
2 certainly -- he testified, I think, that because the  
3 bank put the money in his account initially that he  
4 believed it was his; is that what I understood his  
5 testimony to be? And so, what, is it good faith  
6 that the money is actually his?

7 I mean, my initial objection was that  
8 he didn't ask for it. Most of the time the  
9 good-faith defense is asked for by defense counsel.  
05:32PM 10 But, I mean, if it's their theory that he did use  
11 good faith, perhaps it's appropriate.

12 THE COURT: All right. Anything else on  
13 Mr. Beane's behalf, Mr. McGrath?

14 MR. MC GRATH: If we're leaving that in  
15 there, no. If not, I can respond and go into  
16 further detail about the good-faith defense.

17 Like I said before, I just think that  
18 he's spent a lot of time leading up to that. I  
19 understand the government's position in this matter.  
05:33PM 20 However, I think it should be left up to the jury to  
21 decide about his intent. And there has certainly  
22 been enough put forth by the government, by both  
23 co-defendants, where the jury can make a decision, I  
24 believe, about a good-faith defense and what his  
25 intentions are. I believe that 12 people in our

1 community can make that decision, and if you take  
2 that away from Mr. Beane, I think it undercuts a  
3 large part of his defense that he's testified to and  
4 that he's kind of, for lack of a better word, hung a  
5 portion of his case on, Your Honor.

6 THE COURT: All right. Thank you. I'll  
7 take that objection and the response under  
8 advisement.

9 Now, other than the issue raised -- so  
05:34PM 10 anything else by any of the parties on the jury  
11 charge itself?

12 MR. LLOYD: No, Your Honor.

13 THE COURT: Hearing none then, going to the  
14 verdict form.

15 Other than the issue raised by  
16 Mr. Lloyd on Ms. Tucci-Jarraf's behalf as to  
17 the -- I guess the three methods of money  
18 laundering, are there any additional issues or  
19 comments to the verdict form?

05:34PM 20 MS. DAVIDSON: No, Your Honor, we had no  
21 objections.

22 THE COURT: Ms. Tucci-Jarraf or Mr. Lloyd?

23 MR. LLOYD: Just -- you can go ahead.

24 Just that one issue, Your Honor, that  
25 we're going to do some research on might affect

1     reshaping the verdict form. But being charged with  
2     only that one offense, I don't think there is any  
3     other objection --

4             THE COURT: All right.

5             MR. LLOYD: -- to the verdict form that  
6     this defendant could have.

7             THE COURT: Do you concur in that?

8             Actually, there is only one  
9     para- -- one section that even applies to you,

05:35PM 10     Ms. Tucci-Jarraf, obviously.

11             MS. TUCCI-JARRAF: Without prejudice, I  
12     find it to be just fine as written.

13             THE COURT: Thank you.

14             Mr. Beane, any objections to the  
15     verdict form?

16             MR. BEANE: No, no objection.

17             THE COURT: All right. Anything else then?

18             I don't think there is anything else.

19     For charge conference purposes, we will give -- the

05:35PM 20     Court will consider the arguments related to the  
21     good-faith defense charge.

22             Oh, there is one other thing. What  
23     page is the -- I'm looking at my page 47, but it's  
24     the title Defendants' Theories 6.01. Look around  
25     page 47, 48 or 49.

1 MR. MC GRATH: It's on 47, Your Honor.

2 MS. DAVIDSON: 47.

3 THE COURT: 47? Does everybody see that  
4 one?

5 MS. TUCCI-JARRAF: Our says separately  
6 tried co-conspirators.

7 THE COURT: No, this is page 47.

8 MS. TUCCI-JARRAF: Oh, here it is. Here we  
9 go.

05:36PM 10 THE COURT: Defendant's Theory 6.01. That  
11 is a standard charge. I will not ask you if you  
12 want that included yet. I will ask you at the  
13 conclusion of all the evidence; "you" being each  
14 defendant individually.

15 This gives you an opportunity, as you  
16 see, after explaining the elements of the charged  
17 offenses. Next I'll explain the defendant's  
18 positions. Defendant, you know, Tucci-Jarraf says;  
19 Defendant Beane says. Okay?

05:36PM 20 Now, in criminal cases, and I urge you  
21 to consult with Mr. Lloyd and Mr. McGrath, they can  
22 tell you sometimes defendants insert a position or  
23 theory; sometimes they don't.

24 If you do, this is not a closing  
25 argument. That's why we reference the Sixth Circuit

1 1999 case. These theories are not meant to be the  
2 defendant's views of the facts of the case. It's  
3 just legal theories or theories that find some  
4 support in the evidence and the law. So it's not a  
5 two- or three-page recitation of your view of the  
6 facts. It's usually just a succinct, you know,  
7 short, here is our position.

8 I mean, sometimes the defendant's  
9 position has simply been, "We don't believe the  
05:37PM 10 government has met its burden of proof in this  
11 case." Or, as I said, sometimes defendants don't  
12 want this included at all and just wait until  
13 closing argument to discuss their positions and  
14 theories.

15 But sometimes they want something in  
16 there, again, related to their theories that are  
17 supported by the evidence and the law, but, again,  
18 are not a recitation of what in effect would be a  
19 closing argument.

05:37PM 20 So, just keep in mind that at the close  
21 of all the evidence, the Court will ask each  
22 defendant individually whether you want to include  
23 any proposed language under Defendant's Theories.

24 Everybody understand that?

25 MS. TUCCI-JARRAF: Uh-huh.

1 MR. MC GRATH: And one more brief thing:  
2 With that in mind, if Mr. Beane were to put forward  
3 what it seems like he had testified to, going back  
4 to pages 34 and 35, he would certainly need that to  
5 then add to his -- to my defendant's theory. Even  
6 in a very succinct statement, he would certainly  
7 need that aspect of his good faith.

8 THE COURT: All right. Okay. Anything  
9 else?

05:38PM 10 MS. DAVIDSON: No, Your Honor.

11 THE COURT: All right. We'll see  
12 everybody -- the proceeding I have, I'm having it in  
13 another courtroom. Hopefully it will only last  
14 about 20 minutes or so. So I'm not utilizing this  
15 courtroom in the morning to make it easier for you  
16 all to be here and be ready to go at 9:15.

17 MR. LLOYD: And we can leave things  
18 overnight?

19 THE COURT: Yes, like you've been doing.

05:38PM 20 MR. LLOYD: Thank you.

21 THE COURTROOM DEPUTY: All rise. This  
22 honorable court stands in recess until January 30th.

23 (Which were all the proceedings  
24 had and herein transcribed.)

25 \* \* \* \* \*



C-E-R-T-I-F-I-C-A-T-E

STATE OF TENNESSEE

COUNTY OF KNOX

I, Teresa S. Grandchamp, RPR, CRR, do hereby  
certify that I reported in machine shorthand the  
above proceedings, that the said witness(es)  
was/were duly sworn; that the foregoing pages were  
transcribed under my personal supervision and  
constitute a true and accurate record of the  
proceedings.

I further certify that I am not an attorney  
or counsel of any of the parties, nor an employee or  
relative of any attorney or counsel connected with  
the action, nor financially interested in the  
action.

Transcript completed and signed on Friday,  
March 30, 2018.

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TERESA S. GRANDCHAMP, RPR, CRR  
Official Court Reporter